Florida Council on Compulsive Gambling (FCCG)

Financial Resources Guide

The burden of financial problems can be overwhelming for many individuals. For some, the financial problems must be handled first before seeking out other recovery options, as houses could be under foreclosure, assets could be seized, or other emergency situations may be the top priority at that time. Emergency financial supports and assistance can help with cash, child care, clothing, food, housing and shelters, mortgage and rent, medications, telephone and cell phone bills, transportation, and utility bills.

Non-emergency financial resources are designed to help gamblers and loved ones with gambling-related financial difficulties rebuild, renew and restore their finances in a sustainable way. They include debt assistance, credit counseling services and financial education; financial relief support groups; financial transaction self-exclusion programs that can block gambling facility ATM transactions, gambling purchases, access to cash for gambling, and online gambling transactions; and FCCG financial assistance tools and literature, such as the FCCG Financial Debt & Budgeting Toolkit and Book #4 of the FCCG A Chance for Change Recovery Workbooks.

This guide lists programs that can help with: **Cash, Clothing, Food, Housing & Shelter, Mortgage & Rent, Utility Bill, Telephone & Cell Phone Bill, Medications, Health Care & Dental Care, Child Care, Transportation, Furniture, Debt Management, Credit Counseling & Financial Education, Money & Debt Support Groups, Blocking Gambling Transactions & Access to Cash, and Budgeting Tools & Workbooks**.

> Program details, eligibility and contact information can change. Please contact each program directly to confirm current services and eligibility before applying. FCCG provides these resources as an information and referral service only.

Looking for more help? FCCG offers free Problem Gambling Resource Packs on other topics. Download them at gamblinghelp.org/problem-gambling-resource-packs

Find programs by need

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Transportation ›	Furniture ›	Debt & Credit ›
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Tip: Tap any blue item to jump to it.

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995-HOPE – Foreclosure/Eviction Prevention Counseling (HUD Approved)

Can help with: Debt & Credit ›

Phone	Call 888-995-4673.
Website	http://995hope.org/

Hope...Through Caring Housing Counseling Services

For those who may have fallen behind in housing payments or face foreclosure/eviction, 995Hope housing counselors help you explore ways to get you back on track. Whether you need a long-term plan or immediate help, the sooner you reach out to a trusted counselor, the better your options.

Homeowners & Renters

When you call the Homeowner's HOPE® Hotline at 888-995-HOPE (4673), our experts will work with you to develop a plan tailored to your unique situation. Falling behind on mortgage payments can happen for many reasons, from job losses and rising interest rates to overwhelming debt loads to name a few. Call for FREE expert advice and get back on track.

Homebuyers & Reverse Mortgages

Homeownership is changing and home buyers are more successful when they understand new rules and options. Getting the right information sets you up for a successful experience. Our experts help you understand how to navigate the home buying process and how to sustain it through the day you'll pay off your mortgage. It all starts with a conversation to get started.

Financial Wellness

Reducing financial stress can improve overall health and well-being. Our financial coaches and debt counselors are specially trained to work with you to be more confident with your finances, take charge of your spending plan and debt, and build savings to become resilient to financial shocks. Connect to learn more.

What Alternatives Do I Have?

Even though the thought of foreclosure is scary, stressful, and overwhelming, the best thing to do is be proactive and talk with a counselor and your mortgage servicer to learn your options.

What Can I Expect on a HOPE Hotline Call?

Your counselor will develop an accurate profile of your financial health. And may join you in a call with your mortgage servicer to help resolve your situation.

Why Should I Trust the HOPE Hotline?

The HOPE Hotline has been a trusted source of independent, HUD-approved housing counseling to more than nine million homeowners since 2007.

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Website: http://995hope.org/

Access to Cash Self-Exclusion Programs – Everi STeP, ASAI, PayPal and True Link Financial

Can help with: Block Gambling Payments ›

Get the full details: These programs are included in FCCG's free Problem Gambling Resource Pack for Access to Cash Self-Exclusion Programs. Download it at gamblinghelp.org/selfexclusion.

The FCCG connects problem gamblers and loved ones with useful tools like access to cash self-exclusion programs and other financial service provider restrictions like **Everi STeP, ASAI, PayPal,** and **True Link Financial** that can assist in controlling access to cash and reduce the risks of relapse. Everi STeP and ASAI's programs are used to block gambling facility ATM transactions. True Link Financial offers a Visa Prepaid Credit Card with customizable settings allowing the card to only be used for specific things, like groceries and gas. It also can be programmed to prevent access to cash and restrict purchases during key "trigger" times for the gambler, such as when they get off work or late at night, as examples. PayPal offers an option to block online gambling transactions.

American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Phone	Phone: 800-769-3571, ext. 1916 Email: bkinfo@consumercredit.com Phone: 800-769-3571, ext. 1923 Email: Recounseling@consumercredit.com Phone: 800-769-3571, ext. 1918 Email: housinggroup@consumercredit.com
Website	https://www.consumercredit.com/
Email	budgetcounseling@consumercredit.com, bkinfo@consumercredit.com

Founded in 1991, American Consumer Credit Counseling (ACCC) is a nonprofit (501) (c)(3) organization, offering confidential consumer credit counseling services, debt consolidation, debt management, budget counseling, bankruptcy counseling, housing counseling, and financial education to consumers nationwide. ACCC is a leader in the credit counseling industry and has national counseling experience.

ACCC is dedicated to helping people regain control of their finances and plan for a debt-free future. Our professionally trained and certified counselors assist individuals in all of their financial needs and provide a plan of action to address their financial situation.

ACCC is a member of the National Foundation for Credit Counseling (NFCC), is accredited by the Council on Accreditation (COA), and is accredited by the Better Business Bureau with an A+ rating.

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Our Mission

ACCC strives to empower consumers to regain control over the quality of their lives through financial education, counseling, and debt management.

Our Vision

We envision a world where every individual has access to the knowledge and resources required to conquer financial challenges and fulfill their aspirations. We are committed to fostering a sustainable financial future that ensures the legacy of knowledge, freedom, and opportunity for generations to come.

Department Hours, Extensions, and Emails:

Counseling Center Hours: Monday – Thursday 9:00 AM – 10:30 PM ET Friday 9:00 AM – 8:00 PM Saturday 10:00 AM – 9:00 PM

Phone: 800-769-3571, ext. 1910 Email: budgetcounseling@consumercredit.com

Bankruptcy Department Hours: Monday-Friday 9:30 AM – 5:30 PM ET

Client Services Department Hours: Monday – Thursday 8:00 AM – 7:00 PM ET Friday 8:00 AM – 6:00 PM

Phone: 800-769-3571, ext. 1912 Email: clientservices@consumercredit.com

Recounseling Department Hours: Monday-Thursday 8:00 AM- 5:00 PM ET Friday 8:00 AM-4:00 PM

Housing Counseling Hours: Monday – Thursday 9:00 AM – 5:00 PM ET Friday – 9:00 AM – 4:00 PM

Education Department:

Phone: 800-769-3571, ext. 1980

Phone (Toll-Free): 800-769-3571 Phone (Local): 617-559-5700

Fax: 617-244-1116 General Email: info@consumercredit.com

Website: https://www.consumercredit.com/

Address:

130 Rumford Ave., Suite 202 Auburndale, MA 02466-1317

Programs offered by American Consumer Credit Counseling (ACCC) (10):

Credit Counseling Services – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/blog/how-can-credit-counseling-help-me/

Consumer Credit Counseling: What Is It and How Does It Work?

Financial difficulties can be overwhelming, and navigating the world of credit and debt can often be confusing. When you find yourself struggling with debt, credit counseling can be a lifesaver. Therefore, having an in-depth understanding of consumer credit

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counseling, how it works, and the benefits you can expect from it can help you in your overall money management efforts.

What is Credit Counseling?

Credit counseling is a financial service offered by accredited professionals that helps individuals manage their debt, create a budget, and improve their overall financial situation. This service is designed for people who are struggling with debt or having trouble making monthly debt payments. Credit counselors provide debt advice and support to help clients understand their financial situation, create an effective plan to manage their debts, and work toward a healthier financial future.

ACCC credit counseling and debt management programs help you simplify your debt repayment.

Credit counseling companies like American Consumer Credit Counseling (ACCC) are typically nonprofit groups that can offer advice and assistance to people who need help managing money. Using the expertise of a credit counselor offers a wide variety of services and access to financial knowledge and resources. Counselors can also help you organize your debts into a debt management plan to help pay down debts.

>>More: How Can Credit Counseling Help Me (https://www.consumercredit.com/blog/how-can-credit-counseling-help-me/)

Key Takeaways

- Credit counseling offers guidance on money, debts, budgeting, and more.
- ACCC Credit counselors are experts in debt, credit, and financial management.
- They can help negotiate debt management plans with lenders for better terms.
- Credit counseling is distinct from debt settlement services.

How Does Consumer Credit Counseling Work?

Credit counseling services offer a well-rounded approach to finding effective solutions to your credit card debt problems.

1. Finding a Reputable Credit Counseling Agency

The first step in the credit counseling process is to find a reputable agency. It is crucial to choose an agency that is accredited by the National Foundation for Credit Counseling (NFCC) or the Financial Counseling Association of America (FCAA). These organizations ensure that their members adhere to strict standards and ethical guidelines. American Consumer Credit Counseling is a nonprofit credit counseling agency that helps consumers take control of their financial lives through credit counseling, debt consolidation, and financial education. Since 1991, we have been improving lives and providing solutions to people in need of financial help.

2. Initial Consultation

Once you have chosen a credit counseling agency, you will attend an initial consultation. During this meeting, a certified credit counselor at ACCC will review your financial situation, including your income, expenses, and debt. They will also assess your credit report to understand your credit history and financial behaviors.

3. Creating a Personalized Action Plan

After evaluating your financial situation, the credit counselor will work with you to develop a personalized action plan. This plan may include budgeting, debt

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management , and financial education. The counselor will also help you set realistic financial goals and provide guidance on how to achieve them.

4. Debt Management Plan (DMP)

In some cases, a credit counselor may recommend a Debt Management Plan (DMP). A DMP is an agreement between you and your creditors, facilitated by the credit counseling agency. It allows you to make a single monthly payment to the agency. The credit counseling agency then distributes the funds to your creditors. This can result in reduced interest rates, waived fees, and a structured repayment plan. ACCC experts are most often able to reduce your overall payment with their negotiations with the creditors to help you get out of debt under 5 years.

5. Ongoing Support and Financial Education

Credit counseling does not end with the creation of an action plan or DMP. Counselors provide ongoing support and guidance throughout your financial journey. They also offer educational resources and workshops to help you better understand personal finance and develop healthy financial habits.

What are the Benefits of Credit Counseling?

1. Improved Financial Literacy: Credit counseling provides you with the knowledge and tools necessary to make informed financial decisions, helping you build a solid foundation for a stable financial future.
2. Reduced Stress: By working with a credit counselor, you can develop a clear and actionable plan to manage your debt, easing the stress and anxiety often associated with financial struggles.
3. Lower Interest Rates and Fees: A DMP can help you negotiate lower interest rates and waive fees on your outstanding debts, making it easier to pay off your balances.
4. Better Credit Score: As you work with a credit counselor and follow your action plan, you will likely see improvements in your credit score over time.
5. Prevent Bankruptcy: Credit counseling can provide an alternative to bankruptcy, allowing you to regain control of your finances without the long-lasting effects of a bankruptcy filing.

Consumer Credit Counseling with ACCC – What Will You Get?

Help assessing your current financial situation.

When you contact an ACCC credit counselor, they will start by helping you evaluate your personal financial situation. They will help you review your income, assets, and expenses. Besides the review, our credit counselors will help you put together a budget. Next, they will explain what steps you can take to deal with your unsecured debt. ACCC provides the counseling session including a budget and action plan at no charge.

Personalized options based on your goals.

After the initial credit counseling session, you will be presented with personalized options based on your financial goals. These options may include services such as a debt management program, social service referrals or bankruptcy counseling,

Development of financial literacy skills.

ACCC has a range of free educational materials and resources to help you develop financial literacy skills. In fact, many educational materials are available to you for free!

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ACCC also introduced their brand new money management app, CreditU that can help you have a collective view of your financial situation in one place more conveniently.

At the end of the counseling session, you will feel good knowing that there are options available and that you are not alone. Additionally, you can rest assured that ACCC has an A+ rating with the Better Business Bureau. We also have attained a Certificate of Authority in all 50 states.

Website: https://www.consumercredit.com/debt-programs/credit-counseling/

Debt Management Programs – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-help/

What is a Debt Management Program?

American consumer credit counseling's debt management services offer you a comprehensive plan to get your finances on track and address your consumer credit issues.

Debt Management strategy – If you're struggling to pick a debt management strategy, contact ACCC for further guidance.

To tackle credit card debts, individuals may find solace in a debt management program offered by a nonprofit credit counseling agency such as American Consumer Credit Counseling. So what is a debt management program? A debt management Program consolidates multiple credit card payments into a single monthly payment. It effectively reduces interest rates and sets up a structured repayment timeline, potentially between 3-5 year.

For those struggling to meet their monthly credit card payments, a debt management plan can provide a lot of help. By consolidating various payments and potentially cutting down interest rates by half, this strategy paves the way for a more manageable debt relief process.

What is a a debt management plan's impact on finances? It has a smaller effect on credit scores compared to debt settlement or bankruptcy. Eventually a debt management program can lead to better long-term credit as the process ensures that your original debt is fully paid off.

Set up Your Debt Management Program (https://www.consumercredit.com/debt-help/)

Watch the video below to find out more information about what is a debt management program is and how it can help you regain control of your personal finances.

https://www.youtube.com/watch?v=6ObNMnHo2bc&embeds_referring_euri=https%3A%2F%2Fwww.consumercredit.com%2F

What is the Debt Management Program Process?

At its core, a debt management plan (DMP) is a systematic approach to debt resolution that consolidates multiple credit card debt payments into a single monthly payment. By

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working closely with a consumer credit counseling agency, individuals can create tailored plans that cater to their unique financial circumstances.

The Role of Nonprofit Credit Counseling Agencies

Nonprofit credit counseling agencies play an important role in the debt management process. It is important that you look for an agency that's nonprofit and accredited by the National Foundation for Credit Counseling. (NFCC).

After you sign up for debt management services with a non profit credit counseling agency, you can expect a thorough assessment of your financial situation, along with recommendations for an appropriate course of action. If a debt management plan is your best option, the agency will negotiate with creditors on your behalf. This process will potentially secure lower interest rates and waived fees. However, don't feel pressured to sign up the same day any program is offered. Take time to think about it and figure out if this is the right debt solution for your problem.

What Debts are Covered Under a Debt Management Program?

Debt management programs typically cover unsecured debts, such as credit cards and personal loans. Secured debts such as those for houses and cars or student loans are not covered in this process.

The Responsibility of the Credit Counseling Agency:

1. The certified counselors will inform your creditors about the debt management plan and become the payer on your accounts.
2. Negotiate with creditors for lower interest rates, reduced monthly payments, or stopping late fees.
3. Each month you will make an electronic payment to ACCC, which will be used to pay your creditors.
4. Fees: Expect an enrollment fee and a monthly fee for each credit account in the plan. Despite these fees, your overall monthly payment should be lower.

What Would ACCC Cost You?

We charge a one-time $39* enrollment fee and $7.00* maintenance fee per account and there are never any hidden fees.

In addition to this, fees may be waived or discounted depending on your state's regulations, for financial hardship or if are you are an active service member in the United States military.

ACCC also provides educational programs at no cost to you as well as ongoing counseling and education. If you choose to work with ACCC, you can be assured we will work with you every step of the way and provide you with a workable and affordable plan.

Set up Your Debt Management Program (https://www.consumercredit.com/debt-help/)

The Way Forward

Credit card debt remains to be a issue at large. Therefore, getting credit card debt help through a debt management plan can offer a structured, manageable approach to regaining financial stability. With the guidance of a reputable nonprofit credit counseling

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agency such as American Consumer Credit Counseling, you can navigate debt and emerge on the other side with a newfound sense of financial control and freedom.

*the fees are subjected to change at any time. For more information please contact our certified credit counselors at ACCC.

Website: https://www.consumercredit.com/debt-programs/debt-management-program/

Bankruptcy Counseling – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-programs/bankruptcy-counseling/

What Is Bankruptcy Counseling? What to Expect

Credit Counseling for Bankruptcy is a crucial step in the process of filing for bankruptcy. It helps you understand the financial situation, explore alternative options, and make informed decisions. If you are in this situation, it is important to understand what bankruptcy counseling is, its purpose, and what you can expect during the process.

What is Bankruptcy Counseling?

Bankruptcy counseling is a mandatory session required by the U.S. government for individuals considering filing for bankruptcy.

The main objective of this counseling is to educate individuals about the bankruptcy process, evaluate their financial situation, and identify possible alternatives to bankruptcy.

The counseling session is conducted by a certified credit counselor from an approved agency such as American Consumer Credit Counseling (ACCC). The counselor will help you assess your financial situation, discuss your options, and provide valuable advice to manage your finances better in the future.

Purpose of Bankruptcy Counseling

Bankruptcy counseling serves several purposes:

1. **Evaluate your financial situation:** Your counselor will help you review your income, expenses, assets, and debts to determine your financial condition.
2. **Explore alternatives to bankruptcy:** Bankruptcy should be the last resort for dealing with financial problems. Your counselor will discuss other options that may be available to you, such as debt management plans or debt settlement.
3. **Educate about the bankruptcy process:** The counseling session will provide you with a thorough understanding of the bankruptcy process, its consequences, and your responsibilities during and after the process.
4. **Develop a personalized budget plan:** Your counselor will help you create a feasible budget plan to manage your finances better and avoid future financial difficulties.

Credit Counseling for bankruptcy is a legal requirement and American Consumer Credit Counseling is an approved agency to help you though that process.

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What to Expect During Bankruptcy Counseling

- **Duration:** A typical bankruptcy counseling session lasts between 60 to 90 minutes. The session can be conducted in person, over the phone, or through an online platform.
- **Documentation:** Be prepared to provide your financial documents, such as pay stubs, tax returns, bank statements, credit card bills, and a list of monthly expenses.
- **Financial analysis:** Your counselor will review your financial documents and discuss your current financial situation, including your income, expenses, assets, and debts.
- **Discussion of alternatives:** The counselor will present alternative options to bankruptcy and discuss the pros and cons of each.
- **Education on bankruptcy:** The counselor will explain the bankruptcy process, types of bankruptcy, and the consequences of filing for bankruptcy.
- **Budget planning:** The counselor will help you develop a personalized budget plan to manage your finances more effectively in the future.
- **Completion certificate:** After completing the counseling session, you will receive a certificate of completion. This certificate is required when you file for bankruptcy.

Bankruptcy counseling is an essential step in the bankruptcy process that helps individuals make informed decisions about their financial future. By understanding what bankruptcy counseling entails and what to expect, you can be better prepared for your counseling session and take control of your financial situation. Remember that seeking professional help is always beneficial when dealing with financial difficulties.

Key Takeaways

- Bankruptcy counseling is mandatory and educates individuals about the process and alternatives.
- Certified credit counselors guide the session and provide valuable financial advice.
- The counseling aims to evaluate finances, explore options, and create a budget plan.
- Expect a 60-90 minute session covering financial review, alternatives, and process explanation.
- A completion certificate is required for filing bankruptcy**.**

Bankruptcy Counseling with ACCC

Watch the Video: https://www.youtube.com/watch?v=LIUAXhjAYuo&embeds_referring_euri=https%3A%2F%2Fwww.consumercredit.com%2F

ACCC is approved by the Department of Justice to provide the mandated pre-filing bankruptcy counseling session that will analyze your current financial condition to enable you and your legal counsel to make well-informed decisions. ACCC is also approved by the Department of Justice to provide the post-bankruptcy debtor education course that is necessary to have your bankruptcy discharged.

5 Reasons to Use American Consumer Credit Counseling

1. Approved* by Executive Office for U.S. Trustees (EOUST) to provide the required counseling
2. Easy to follow on-demand financial counseling at your convenience
3. Quick Certificate Turnaround

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4. We call your attorney to make sure they receive your certificate – so you don't have to worry!
5. Trained and trusted counselors that provide superior service

*Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.

Website: https://www.consumercredit.com/debt-programs/bankruptcy-counseling/

Foreclosure Resources – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-programs/housing-services/foreclosure-prevention/

Prevent Foreclosure

Our foreclosure specialists may be able to help you prevent foreclosure by providing you with options. We will educate you about the foreclosure process, and options available to stop foreclosure. There are times when a financial hardship, an unexpected life occurrence, or even the wrong kind of loan makes it difficult for you to make your monthly mortgage payment on time. You may find yourself in default of your loan if monthly payments are delinquent more than a couple of months, resulting in the lender filing for foreclosure in order to auction off the house for repayment of the debt. If you have fallen behind on your mortgage or rent payments, or you anticipate not being able to make consistent mortgage payments, we can help. Our certified housing counselors will address your present financial situation and provide you with expert suggestions and will review various options with you.

ACCC's Housing Counselors Will Educate You On:

- Consequences of foreclosure
- Possible repayment plans
- Forbearance agreement
- Loan modifications
- Refinancing options
- Possible sale of your home
- Pre-foreclosure sales
- Deed in lieu of foreclosure

Regardless of your particular situation, what is important is to act as soon as you fall behind. ACCC's housing counselors will provide you with a complete budget analysis in order to help assess your situation, and present you with various options to address your particular situation. Our foreclosure prevention services are designed to assist you in understanding the complex foreclosure process and identify a possible course of action.

Website: https://www.consumercredit.com/debt-programs/housing-services/foreclosure-prevention/

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Debt Settlement – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/does-debt-settlement-affect-your-credit/

Debt Settlement

You might save money and pay off debt faster, but there are some limitations to debt settlement.

What is Debt Settlement?

Debt settlement is a negotiation process where a debtor and a creditor agree on a reduced balance that will be considered a payment in full. Essentially, it's a way to reduce your overall debt amount. You or a debt settlement company negotiate with your creditors to accept a lump sum that's less than the total amount you owe. If successful, it can lead to debt relief without having to declare bankruptcy. However, it's important to note that it can negatively impact your credit score and may not always be the best or only solution for managing debt. Unlike debt management plans, debt settlement programs are typically offered by for-profit organizations.

How Does the Debt Settlement Process Work?

In debt settlement, the person in debt stops paying the people they owe money to. Instead, they put their money into a special savings account that the debt settlement company sets up for them. While this is happening, the debt settlement company talks to the people they owe money to, trying to get them to agree to accept a one-time payment. This payment is less than the total amount of money they owe.

These negotiations can be drawn up over several months, even years, with no guarantee of success. If successful, however, the savings can be significant. It's not uncommon for creditors to accept a settlement of 50% or less of the original debt, especially if the alternative is the debtor declaring bankruptcy and the creditor receiving nothing.

In the process of settling your debt, the company helping you will ask you to stop giving money to those you owe and instead, start putting money into a savings account. This means regularly saving money in an account that the company can use to pay off your debt or gather the fees you owe them. You might fall behind on payments and your credit score could drop significantly.

If a settlement is agreed on, you'll need to agree to new terms, a one-time smaller payment, lower monthly payments, or letting go of the debt altogether. For the settlement process to continue, you have to agree to these terms. However, remember, you don't have to say yes to any conditions that you're not comfortable with. Depending on the way the debt was settled, you might have to keep giving money to the company dealing with your debt until you've paid off all your debt.

Fees Charged by Debt Settlement Companies

Debt settlement companies offer a valuable service, but they do not work for free. These companies usually charge a fee based on a percentage of the enrolled debt or the amount of debt reduced.

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Debt Settlement can be an option in the debt management process. However, this can be expensive and must be carefully thought through.

Disadvantage of Debt Settlement – The risk of debt settlement might not always outweigh the benefits. Therefore, choose wisely

In some cases, these fees can be substantial, reducing the overall savings gained from the debt settlement. Additionally, if the debt settlement company is unsuccessful in their negotiations, the debtor may still be liable for these fees.

Before working with a debt settlement company, it's crucial to understand their fee structure and consider it as part of the overall cost of the debt settlement process.

Read More>> Does debt settlement affect your credit? (https://www.consumercredit.com/does-debt-settlement-affect-your-credit/)

How Does Debt Settlement Impact My Finances?

Impact on Credit Score

While the potential for reduced debt is attractive, debt settlement is not without its drawbacks. One of the most significant is the effect on your credit score.

Because the debt settlement process involves halting payments to creditors, your credit report will show these missed payments. This activity can result in significant harm to your credit score. Even after the debt is settled, the settlement will stay on your credit report for seven years, marking a negative note on your credit history.

This negative impact on your credit score can limit your access to credit in the future, or make any new credit more expensive due to higher interest rates from perceived lending risk.

Tax Implications of Debt Settlement

The potential tax implications of debt settlement are often overlooked but is very important. The Internal Revenue Service (IRS) usually considers forgiven debt as income. As a result, you might need to report the forgiven amount as income when filing taxes, leading to additional financial responsibility that you may not have considered.

However, exceptions to this rule exist. For instance, if you are insolvent, that is, the debts are more significant than the assets at the time of the settlement, you may not have to pay taxes on the forgiven amount. As these tax laws can be intricate and subject to change, it's advisable to consult a tax professional before proceeding with debt settlement.

Pros and Cons of Debt Settlement.

On the positive side, debt settlement may help you get out of debt more quickly and for less than the total amount you currently owe. When you work with a settlement company, their representatives will handle communications with your creditors, relieving you of the responsibility of some difficult conversations. Some other benefits to debt relief through debt settlement are:

1. **Reduced Debt Amount:** The most significant advantage of debt settlement is the potential for reducing the total amount of debt. If successful, creditors accept a lump-sum payment that's less than the full amount owed, effectively forgiving the remainder.

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2. **Avoid Bankruptcy:** Debt settlement can serve as an alternative to bankruptcy, which has a more severe impact on your credit score and public record.
3. **Single Payment:** Instead of juggling multiple payments to different creditors each month, you'd make a single payment into a dedicated account managed by the debt settlement company.

On the negative side, **debt settlement is not guaranteed to work.** Your creditors are under no obligation to settle your debt for less than what you owe. And because debt settlement involves not paying your bills for a number of months, you may end up with additional penalties and interest, legal bills, and calls from collection agencies. Debt settlement can be expensive, too. You may pay as much as 25% of the money you save to the settlement company, and you'll likely have to pay taxes on those savings as well.

4. **Credit Score Impact:** Debt settlement can have a negative effect on your credit score. Ceasing payments during the negotiation process results in delinquencies reported to the credit bureaus.
5. **Potential Tax Consequences:** The IRS may consider forgiven debt as taxable income. Depending on your individual circumstances, this could lead to a higher tax bill.
6. **Fees:** Debt settlement companies charge for their services, typically a percentage of the debt enrolled or of the debt reduced. These fees can sometimes be significant.
7. **No Guarantee of Success:** Creditors are not required to agree to negotiate a debt settlement. You could potentially damage your credit score only for negotiations to fail.
8. **Accumulation of Late Fees and Interest:** While you're setting aside funds for the settlement, your debts continue to accrue interest and late fees, increasing the total amount owed.
9. **Collection Calls and Lawsuits:** Since you stop making payments to your creditors during this process, you may face increased collection calls or even legal action from them.

Before choosing debt settlement, it's vital to consider these pros and cons, possibly consult with a financial advisor, and explore other debt relief options like credit counseling, debt consolidation, or even bankruptcy in more severe cases.

Debt Settlement can hurt your credit. Therefore look into options such as credit counseling and debt management programs as alternatives.

Is Debt Settlement a Good Idea?

What are Some Alternatives to Debt Settlement?

Given the drawbacks, it's crucial to consider alternative options before deciding on debt settlement. These alternatives could include credit counseling, debt consolidation, and bankruptcy.

Credit counseling agencies such as American Consumer Credit Counseling can provide valuable advice and may be able to work with your creditors to lower your interest rates or payments. Debt consolidation can simplify payments and potentially lower your

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interest rate. Bankruptcy, while having severe implications for your credit, can provide a clean slate and is sometimes the best option for individuals with overwhelming debt.

It's also possible to negotiate with creditors directly. Some creditors may be willing to work out a payment plan or even settle your debt directly if they believe the alternative is you defaulting on your debt.

Considering Debt Settlement? Talk to ACCC.

Before you enter a debt settlement arrangement, it's helpful to get debt settlement advice by talking to financial professionals who can help you decide if this is the right course for you. At American Consumer Credit Counseling (ACCC), we offer free credit counseling sessions where you can work with professionally certified counselors to take stock of your finances, consider all your options, and choose the most advantageous path out of debt. Our counselors can help you understand the ins and outs of credit settlement and the debt settlement credit score impact, and determine whether debt settlement seems like the best choice for your financial situation.

An Alternative to Debt Settlement: Debt Management.

As a nonprofit organization, ACCC is dedicated to helping consumers get out of debt fast and live debt-free in the future. That's why, for many clients who come to us for free credit counseling, we recommend a debt management program over debt settlement.

With a low-cost debt management plan, we'll help you create a budget you can live with while you pay down your debt as quickly as possible. Rather than paying multiple creditors each month, you'll make one payment to ACCC, and we'll pay all your bills on your behalf. This simplifies your finances, makes it easier to stay current with creditors, and gives us the opportunity to seek reductions in interest rates, fees, and payments that can help you pay your debt off more quickly. We'll also guide you to educational materials and resources that can help you learn more about managing money and developing financial habits that will help you learn to live without debt.

Website: https://www.consumercredit.com/debt-settlement/

Debt Consolidation – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-consolidation-options/

Debt Consolidation Options

Know Your Debt Consolidation Options Before You Make a Decision About Consolidating

If you're looking to consolidate credit card debt, collection accounts, and other types of unsecured personal debt, you have a variety of debt consolidation options. Many consolidation options involve either a debt "settlement" or taking out a loan. Consumers have good reason to steer clear of these debt consolidation options.

Settlements and Loans: Debt Consolidation Options Fraught with Risk

If you're overwhelmed by personal debts, a debt settlement solution may seem appealing. Providers of this type of service tell you that you can pay off just a portion of

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your debt rather than all of it. But as always, there's no free lunch. Debt consolidation options based on settlements have many problems and risks including:

- To reach a debt settlement, you need to make a large lump sum payment. If you're having financial problems, you may not have the funds for such a payment.
- Debt settlement can be very damaging to your credit rating.
- Your creditors are not obliged to participate in the settlement, and some may refuse to.
- Providers of this type of service often charge steep fees.

There are also significant problems and risks associated with loans for debt consolidation. For example, if you're in a position where you're seeking to consolidate multiple debts, you may have a sub-par credit rating, which means you'll pay a high interest rate for your consolidation loan. Also, if you borrow money to pay off your existing credit cards, those accounts can remain open and you'll have the very real temptation to start using those paid-off cards again – so you may end up with credit card debt on top of the consolidation loan debt. Worse, if you use home equity to secure a consolidation loan, failure to keep up with the loan payments could eventually put your home in jeopardy.

What are the Best Debt Consolidation Options?

Fortunately, settlement and loans are not your only debt consolidation options. American Consumer Credit Counseling, a non-profit organization devoted to helping individuals and families in financial difficulty, offers a proven debt consolidation program that enables you to meet your obligations to creditors without borrowing money. How does debt consolidation work with ACCC? It's simple and effective:

- ACCC negotiates with your creditors not to reduce your principle owed, but rather to reduce interest rates and any outstanding late fees or over-limit fees. In many cases this can have the effect of reducing your total monthly obligation and the time it takes to pay off your debts.
- You make one consolidated payment to ACCC each month, and we then pay each of your creditors.
- We provide you credit counseling and educational resources to help you strengthen your credit management skills and stay on track toward a future free of excessive debt.

Our simple, effective debt consolidation options have been helping American families turn around their financial lives since the ACCC was created in 1991. Our commitment to consumers is demonstrated by our A+ grade from the Better Business Bureau and by the outstanding credit counseling reviews and debt consolidation reviews we've received from satisfied clients.

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Website: https://www.consumercredit.com/debt-consolidation-options/

Consumer Financial Education Resources & Tools – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-resources-tools/consumer-resources/

ACCC provides a range of consumer financial education resources. Our Financial Resources are available to help guide you in all aspects of personal money management and help improve financial literacy.

We have developed a number of financial tools, calculators and articles on a wide variety of topics that you should find helpful in your efforts to improve your personal financial situation. By learning more about debt management and credit counseling, you may be able to avoid future decisions that would lead to financial hardship.

Watch the Video: https://www.youtube.com/watch?v=hgmuEXvP9UQ&embeds_referring_euri=https%3A%2F%2Fwww.consumercredit.com%2F

When it comes to money matters, knowledge is power. Financial literacy – understanding how personal finances work – is the first step toward taking control of your financial situation. And accessing all the resources available to you is the key to improving your financial future.

Our free financial education resources are designed to improve your financial literacy and to help guide you in all aspects of personal money management.

In these pages, you'll find financial tools, calculators, and articles on a wide variety of topics. These resources can help increase your knowledge of personal finance, build new money management skills, and improve your financial situation. By learning more about financial planning, budgeting, and managing money, you may be able to build a healthier financial future – and avoid decisions that could lead to new debt and economic hardship.

All information contained within our financial education pages is free – there is no charge to you. The links to other services are offered for your reference and education only – we do not endorse or validate the content on websites that are not part of ACCC.

Managing Money – and Life – When You're 55+

Navigate the senior years with articles and resources on staying independent and managing eldercare. These resources designed both for seniors and their families and loved ones address everything from living on a limited income to managing health issues and taking advantage of local resources.

Learn more about resources for 55+ (https://www.consumercredit.com/debt-resources-tools/retirement/)

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The Talking Cents Blog

Get expert advice on a wide range of timely financial topics – from debt management and debt consolidation to retirement, saving for college, planning for retirement, and more.

View the Talking Cents blog (https://www.consumercredit.com/blog/)

Budgeting: Your First Step to Eliminating Debt

Creating a budget is the foundation of smart money management. Our worksheets, tips, checklists, and guides can help you develop a reasonable budget and make better decisions for your financial future.

Learn more about budgeting (https://www.consumercredit.com/debt-resources-tools/budgeting/)

College Planning

Access a wealth of college planning resources – from articles on different types of grants and scholarships to student debt calculators and guides on applying for student loans.

Learn more about paying for college (https://www.consumercredit.com/debt-resources-tools/college-planning/)

Access Helpful Consumer Resources

Discover all the resources available to you as a consumer, including assistance from nonprofit organizations and government agencies. From housing and job search assistance to financial support, prevention hotlines, and banking assistance, the links in this section cover a wide range of topics and needs.

Find consumer resources (https://www.consumercredit.com/debt-resources-tools/consumer-resources/)

How to Build and Manage Your Credit

Credit offers excellent advantages – and serious pitfalls. Knowing how to use credit wisely is the key to your financial health. Learn all about the best way to build and maintain good credit, and how to use credit to your advantage.

Learn everything you need to know about credit (https://www.consumercredit.com/debt-resources-tools/credit/)

Make Smarter Money Decisions With Our Financial Calculators

Financial calculators help give you a clear sense of your financial picture and make more informed decisions. We offer calculators for everything from mortgages and car loans to debt consolidation, student loan repayment, planning for retirement, and more.

Explore our financial calculators (https://www.consumercredit.com/debt-resources-tools/financial-calculators/)

Prevent and Recover From Identity Theft

When your identity is stolen, the effects on your credit and finances can be devastating. Learn how to protect yourself against identity theft – and what to do if you think your identity has been stolen.

Access identity theft resources (https://www.consumercredit.com/debt-resources-tools/identity-theft/)

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Easy-to-Understand Infographics on Every Financial Topic

Our infographics use images, charts, and text to create an easy-to-understand overview of a financial topic – like deciding whether to own or lease a car or signs you may be overspending.

View our infographics (https://www.consumercredit.com/debt-resources-tools/infographics/)

Find Resources for Military Personnel and Veterans

Military personnel and veterans often face unique financial situations – and may have access to specialized financial resources. Learn more about the challenges of managing money during and after a military deployment, and the types of assistance that are available to military families.

Discover resources for military personnel and veterans (https://www.consumercredit.com/debt-resources-tools/military-veterans/)

Manage Your Student Loans More Easily

Learn about the most effective ways to manage your student debt. Subjects include options for loan cancellation, more affordable payment plans, and postponing payments through deferment or forbearance programs.

Discover options for managing student debt (https://www.consumercredit.com/debt-resources-tools/student-loans/)

Videos on Every Financial Topic

Our financial education videos are designed to introduce you to all the strategies and options for paying off your debt. From budgeting techniques and credit counseling to understanding debt management, these videos provide an easy-to-understand overview of personal money management.

View our videos (https://www.consumercredit.com/debt-resources-tools/videos/)

Teaching Kids About Money

It’s never too soon to learn about the importance of managing money. Our resources help parents teach kids about money and provide age-appropriate education with fun activities and games for children of all ages, from kindergarten through college.

Discover financial education resources for kids and students (https://www.consumercredit.com/debt-resources-tools/youth-money/)

Medical Debt

Medical debt can be overwhelming – a single trip to the hospital can cost thousands of dollars. Learn how credit counseling can help you create a plan to reduce your medical debt.

Explore Medical Debt Resources (https://www.consumercredit.com/debt-resources-tools/medical-debt/)

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Small Business

It can be easy to rack up debt when running a small business. Learn about resources available to small business owners, and how credit counseling can help you create a plan to work your way out of debt.

Explore Small Business Resources (https://www.consumercredit.com/debt-resources-tools/small-business/)

Tax Debt

Many individuals find themselves overwhelmed by tax debt. Get answers to all your questions about what to do when you can't pay your taxes, and learn about options for dealing with your tax debt.

Explore Tax Debt Resources (https://www.consumercredit.com/debt-resources-tools/tax-debt/)

Unemployment

Being unemployed is one of life's most difficult challenges. Learn about free resources for job hunting and for securing unemployment benefits, as well as credit counseling services to help manage your debt while unemployed.

Explore Unemployment Resources (https://www.consumercredit.com/debt-resources-tools/unemployment/)

All information contained within the Financial Fitness Center is provided at no charge to the consumer. ACCC provides links to other services but does not endorse non-ACCC websites or validate their content.

Website: https://www.consumercredit.com/debt-resources-tools/

Consumer Financial Education Resources & Tools for Older Adults – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-resources-tools/retirement/

Retirement

So you've hit your golden years. But with this time also comes many important financial decisions to make. Income will be more limited than when you were working and many of your costs may increase, such as medical expenses and the cost of care. It's important that you are knowledgeable about your financial situation so you are prepared to lead a financially healthy life. Here is a checklist to assist in your preparations:

Resources

The Association of Mature American Citizens (AMAC)

The Association of Mature American Citizens (AMAC) is here to protect your interests, and to offer an alternative perspective on how to best solve the problems seniors face today: http://amac.us/

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American Association of Retired Persons (AARP)

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment security and retirement planning: http://www.aarp.org/

State Attorney General Contact List

If you think you may have been the victim of identity theft or other crimes, contact your state attorney general: http://consumerfraudreporting.org/stateattorneygenerallist.php

AnnualCreditReport.com

AnnualCreditReport.com provides consumers with the secure means to request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies in accordance with the Fair and Accurate Credit Transactions Act (FACT Act): https://www.annualcreditreport.com/index.action

Federal Trade Commission

The mission of the FTC is to prevent business practices that are anticompetitive or deceptive or unfair to consumers; to enhance informed consumer choice and public understanding of the competitive process; and to accomplish this without unduly burdening legitimate business activity: https://www.ftc.gov/

National Criminal Justice Reference Service: Elder Abuse – Fraud and Financial Abuse

Established in 1972, the National Criminal Justice Reference Service (NCJRS) is a federally funded resource offering justice and drug-related information to support research, policy, and program development worldwide: https://www.ojp.gov/feature/elder-abuse/overview

AgingCare.com

AgingCare.com is the go-to destination for family caregivers, providing trusted information, practical answers to real-life questions, and ongoing support through every challenge. Our mission is to help families prepare for and navigate the care of an elderly loved one: http://www.agingcare.com/

Simply Seniors

SimplySeniors.com wants to create an Internet experience for seniors and anyone else who wants to explore what life is like after age 50: https://simplyseniors.com/medicare-advantage/

Reverse Mortgage Counseling

A reverse mortgage can assist in providing a tax-free cash flow to eligible homeowners, 62 years of age or older. It is a unique type of loan used by older Americans enabling them to convert the equity in their homes into cash: https://www.consumercredit.com/debt-programs/housing-services/reverse-mortgage-counseling/

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How to Prepare for Retirement

Learn more about the legal, medical and financial steps you'll want to take to prepare for a comfortable and worry-free retirement: https://www.consumercredit.com/debt-resources-tools/retirement/how-to-prepare-for-retirement/

Navigating Elder Care

Learn about the many resources for seniors and their families that can help to manage elder care more easily: https://www.consumercredit.com/debt-resources-tools/retirement/navigating-elder-care/

Staying Independent

Learn about resources that can help seniors remain independent as long as possible: https://www.consumercredit.com/debt-resources-tools/retirement/staying-independent/

Website: https://www.consumercredit.com/debt-resources-tools/retirement/

Consumer Financial Education Resources & Tools for Military Members & Veterans – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/pre-deployment-budgeting-2/

Military & Veterans

Veterans and military personnel face unique financial challenges. Military deployment brings a variety of money management difficulties, and many military families find it hard to meet all of their financial obligations during deployment. As a result, military personnel and veterans are more likely than civilians to carry debt. These money management challenges often make it hard to pay household expenses and lead to significant credit card usage and debt. And the high rate of unemployment for veterans means these financial problems may continue long after deployment is over.

As experts in money management, budgeting, and financial education, the credit counselors at ACCC are well-equipped to assist military personnel and veterans with their unique financial challenges. Our Veterans and Military Personnel Financial Education Center helps military personnel evaluate their current financial situations and create targeted plans to solve their financial problems.

Budgeting for Deployment

Military deployment can be a stressful time for service members and their families. In addition to the difficulties of deployment away from home and separation from family, military personnel must also manage a variety of financial challenges.

Budgeting and planning are critical to staying on top of finances during this time. The resources below can help military families manage more money effectively before, during, and after deployment.

Articles

- **Pre-Deployment Budgeting**

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Preparing for a military deployment is a stressful task for any family. Learn more about the steps you can take to be prepared financially for your deployment. And learn more about the protections available for service members related to rental agreements, security deposits, installment contracts, mortgages, and other financial transactions: https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/pre-deployment-budgeting-2/

- **Budgeting During Deployment**

Maintaining your financial obligations during deployment can be a challenge. Still, the right budget and savings plan can help you stay on track with all your payments: https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/budgeting-during-deployment-2/

- **Post-Deployment Budgeting**

As you transition back to civilian life, there are concrete steps you can take to take control of your finances and reassess your budget: https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/post-deployment-budgeting-2/

Resources for Military Personnel

Access a variety of resources for military personnel and veterans – from health, housing, and transportation assistance to financial management and employment assistance:

- **Resources For Veterans**

Joint Services Support

The Joint Services Support (JSS) System is home to seven service programs of the National Guard, providing a gateway for service members and families to a national community of support: https://www.jointservicessupport.org/Default.aspx

National Guard Yellow Ribbon Reintegration Program

The Yellow Ribbon Reintegration Program (YRRP) is a DoD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through YRRP events, Service members and loved ones connect with local resources before, during, and after deployments: http://www.yellowribbon.mil/index.html

MassVetsAdvisor.org

MassVetsAdvisor.org strives to serve the nearly half-million Veterans living in Massachusetts, and their Families, as a bridge to the many benefits that they have earned in defense of our nation. It is an easy to use website that helps Veterans and their loved ones find the services and programs that they deserve. By combining state and federal benefits information into one tailored online search, Veterans and their Families now have access to one stop shopping for all of their needs. Access to financial, education, and housing benefits that once took hours to research, resulting in dozens of phone calls, meetings, and frustration, are now just one click away on MassVetsAdvisor.org: http://www.massvetsadvisor.org/

National Guard Transition Assistance Program

The last thing any National Guard member should face after serving their country is miles of red tape and paperwork. That’s why Transition Assistance Transition Assistance

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Advisors (TAAs) are here for you – to make accessing the benefits and entitlements you've earned a lot easier. Here, you'll find valuable information about programs and services addressing a variety of issues, from financial matters, to funeral honors, to emotional support. You'll also learn about your local TAA and all the ways they connect you to the help you need, when you need it: http://www.jointservicessupport.org/WS/Default.aspx

Department of Veterans Affairs services

VA provides a wide range of benefits including: Disability, Education and Training, Vocational Rehabilitation and Employment, Home Loan Guaranty, Dependant and Survivor Benefits, Medical Treatment, Life Insurance and Burial Benefits: http://www.va.gov/landing2_vetsrv.htm

National Resource Directory

This website connects wounded warriors, service members, veterans, their families, and caregivers to programs and services that support them. You can find information on: benefits and compensation, education and training, employment, family and caregiver support, health, homeless assistance, housing, transportation and travel, volunteer opportunities, and other services and resources: https://www.nrd.gov/

U.S. VETS: United States Veterans Initiative

U.S. VETS is the nation's largest nonprofit provider of comprehensive services to homeless and at-risk veterans. They provide services such as case management, employment assistance, job placement, counseling, as well as drug and alcohol free housing: https://usvets.org/

Disabled American Veterans

Disabled American Veterans was established to help veterans who have suffered from disabling injuries and debilitating illnesses get the assistance they need. Each year they assist with more than 300,00 claims to obtain needed benefits from 100 offices throughout the U.S. and Puerto Rico: http://www.dav.org/

- **Resources For Military Personnel**

National Guard Yellow Ribbon Reintegration Program

The Yellow Ribbon Reintegration Program (YRRP) is a DoD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through YRRP events, Service members and loved ones connect with local resources before, during, and after deployments: https://www.yellowribbon.mil/

Employer Support

As a National Guard member, the time you spend away from the workplace on drills and deployments could cause employment challenges. Since the law protects your job, NGB Employer Support Program partners with Employer Support of the Guard and Reserve to improve the quality of life of service members and their families by promoting the security of their civilian jobs. They provide education, employment opportunities, ombudsman services, and outreach to help maintain employment relationships: https://www.esgr.mil/

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National Guard Financial Management Awareness Program

Managing money can be demanding, especially for National Guard members and families coping with the challenges of military service and deployment. Fortunately, practical support, tools and resources are available to help you secure your future, achieve your financial goals and improve your quality of life. The Financial Management Awareness Program is the newest addition to the support programs of the National Guard Bureau, connecting you to valuable financial information, services, and support: http://www.jointservicessupport.org/FMAP/Default.aspx

- **Resources For Military Family Members**

National Guard Family Program

Serving in the National Guard can present new challenges to military Families. Whether it is financial, emotional, household, or health benefits support you need, the National Guard Family Program strives to empower you with the tools to maintain or become self-sufficient. The National Guard Family Program provides family services, family readiness services, and youth services: http://www.jointservicessupport.org/FP/Default.aspx

Blue Star Families

Disabled American Veterans was established to help veterans who have suffered from disabling injuries and debilitating illnesses get the assistance they need. Each year they assist with more than 300,00 claims to obtain needed benefits from 100 offices throughout the U.S. and Puerto Rico: https://bluestarfam.org/

- **Resources For Military Discounts**

Military Discounts

Military members across all branches have made tremendous sacrifices for our nation and deserve recognition. Many companies offer military discounts as just a small thank you for all that active service members, veterans, and retirees have done for our country. (Sometimes discounts even extend to their families.)

You can find discounts on everything from clothing and accessories to car repairs to amusement parks to electronics and software.

Unfortunately, many military discounts are only available to current military members, with offers only extended to veterans on major military holidays such as Veterans Day, Memorial Day, and 4th of July.

Also, please note that to receive a discount, a valid ID is usually required such as a current Military ID Card or a retiree card. Also, many discounts are subject to change based on location.

Lastly, if you’re not sure if a company offers a military discount, always ask. Even if a company does not typically offer a discount, they may extend it.

Use These Helpful Sites to Find Military Discounts:

- http://www.militarydiscountlist.com/
- http://www.military.com/discounts/
- https://veteran.com/military-discounts/

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Website: https://www.consumercredit.com/debt-resources-tools/military-veterans/

Consumer Financial Education Resources & Tools: On-Demand Webinars –

American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit ›

Website	https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/basics-of-banking/

ACCC offers several free, on-demand financial education webinars covering the following topics:

- **Basics of Banking:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/basics-of-banking/
- **Understanding and Managing Credit:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/understanding-and-managing-credit/
- **The Homebuying Process:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/the-homebuying-process/
- **The Basics of Budgeting:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/the-basics-of-budgeting/
- **Saving for Your Child's College:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/saving-for-your-childs-college/
- **Saving for Emergencies:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/saving-for-emergencies/
- **Retirement Planning:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/retirement-planning/

Website: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/

American Red Cross Disaster Relief - Housing Assistance

Can help with: Cash › Housing & Shelter ›

Website	https://www.redcross.org/about-us/our-work/disaster-relief.html

Our work doesn't end after disaster strikes.

After the emergency phase of a response has been completed, we turn to helping people recover and addressing lingering community needs. Working together with community leaders, government and relief agencies, we organize and execute recovery strategies that include:

- Providing emergency financial assistance in the immediate aftermath of a disaster
  - Distributing financial assistance for households that need extra help in the long-term
  - Providing grants for community-based recovery services

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American Red Cross Hero Care Center – Cash Assistance for Military, Veterans, and Military Families

Can help with: Cash ›

Phone	To speak to someone at the Red Cross directly call 1-877-272-7337.
Website	https://www.redcross.org/get-help/military-families/hero-care-network/financial-assistance.html

The American Red Cross works in partnership with Military Aid Societies to provide quality, reliable financial assistance to eligible applicants 24/7/365.

Assistance can include funds for emergency travel, burial of a loved one, emergency food and shelter, etc. The Aid Societies determine the financial assistance package that will be offered – a grant or a loan. The Red Cross is the mechanism to expedite access to these financial resources.

How to Request Financial Assistance

The American Red Cross Hero Care Center is available 7 days a week, 24 hours a day, 365 days a year, with three options for requesting assistance.

1. **Submit a Request Online**

Using a computer, smartphone or tablet, you can start a request for services and track its progress from anywhere in the world. For tips on using this self-service tool, please scroll down to watch our video. Submit a Request » https://saf.redcross.org/css

2. **Download Our FREE App**

Use the Hero Care App to access vital emergency and non-emergency resources for military members, veterans and military families. Download it on the App Store (https://apps.apple.com/us/app/hero-care/id1120615435), get it at Google Play (https://play.google.com/store/apps/details?id=com.cube.arc.saf), or text "GETHEROCARE" to 90999.

3. **Call Toll-Free**

Please Have Your Information Ready

When contacting the Red Cross, please provide as much of the following information about the service member as possible.

Service member information

- Full legal name
- Rank/rating
- Branch of service (Army, Navy, Air Force, Marines, Coast Guard)
- Social Security number or Date of Birth
- Military unit address
- Information about the deployed unit and home base unit (for deployed service members only)

Who Is Eligible to Receive Financial Assistance?

You are eligible to receive emergency financial assistance from the Military Aid Societies if you are:

- An active duty service member

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- A member of an activated National Guard or Reserve unit
- An immediate family member of a service member in the above two categories
- A military retiree or spouse/widow(er) of a retiree

Watch This Video to Learn How to Make a Request: https://www.youtube.com/watch?v=kC-IweHS5qo

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American Red Cross Housing / Shelters

Can help with: Housing & Shelter ›

Website	https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html

If an emergency has forced you to evacuate your home, the Red Cross may be able to help.

Everyone is welcome at a Red Cross shelter and all disaster assistance is free. We provide aid to all those in need, regardless of race, religion, gender identity, sexual orientation or citizenship status. We don't require people to show any kind of identification to enter a Red Cross shelter, just their name and where they were living before the disaster. The Red Cross is also committed to helping people with a wide range of needs, including people with disabilities and mental illnesses, whether they are children or seniors. **If you need to leave your home due to a disaster or emergency, you are welcome to come to a Red Cross shelter.**

All Red Cross shelters are accessible to people with disabilities. Your service animal is also welcome. Please speak with a shelter worker if your service animal is in need of food or supplies.

What to pack

Emergencies can happen suddenly and you may not have time to pack. Your safety is most important – grab your loved ones and get out of harm's way! However if you do have time to pack, please consider these tips.

Do Bring:

- Bedding
- Clothing
- Medications
- Your child's stuffed animal, blanket or other "lovey"
- Your emergency kit

Don't Bring:

- Alcoholic beverages
- Illegal drugs
- Weapons

What about pets?

If it's not safe for you to stay home, it's not safe for your pet either. When possible, Red Cross shelter workers will do all they can to accommodate domesticated pets comfortably, however, depending on the situation, pets may need to be housed in a different location with support from animal welfare groups. Pet shelters are intended to accommodate animals

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that live in your home, such as dogs and cats, as well as small birds, rodents, fish, amphibians, and reptiles in enclosures. Please bring your pet(s) with you and a shelter worker will help you when you arrive.

Service animals are always welcome in Red Cross emergency shelters and are not considered pets.

Assurance Wireless Financial / Family Stability

Can help with: Phone Bill ›

Phone	Telephone Number: 1-888-321-5880
Website	https://www.assurancewireless.com/apply-now

Assurance Wireless provides eligible consumers with free monthly data, unlimited texting, free monthly minutes plus a free Smartphone.

Apply Online: https://www.assurancewireless.com/apply-now

Charity Cars

Can help with: Transportation ›

Address	407 Wekiva Springs Road Suite #201, Longwood, Florida 32779
Phone	1-800-242-7489 1-800-CHARITY
Website	https://freecharitycars.org/vehicle-request-form
Email	info@800charitycars.org

Charity Cars provide accessible vehicles and vehicle support services to assist disadvantaged families in transition to self-sufficiency.

Apply for a free car online: https://freecharitycars.org/vehicle-request-form

Contact

info@800charitycars.org

Consumer Debt Counselors, Inc.

Can help with: Debt & Credit ›

Website	https://consumerdebtcounselors.org/
Email	hello@consumerdebtcounselors.org

About Consumer Debt Counselors

Consumer Debt Counselors is a nonprofit financial services company that promotes the economic well-being of low to moderate-income Americans through innovative financial literacy programs and personal finance solutions that help our clients achieve their financial goals.

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Our services include:

- Credit counseling
- Debt Management Plans (DMPs)
- Ethical debt settlement
- First-time homebuyer assistance
- Mortgage foreclosure prevention and mitigation
- Student loan counseling
- Bankruptcy counseling and debtor education courses
- Medicare enrollment coaching
- Financial coaching for patients and families dealing with chronic illness

We want to empower consumers to achieve their financial goals through a human-centered approach and innovative technology, advancing financial well-being with advocacy, education, and innovation.

Looking Back

Our nonprofit organization has a rich history. It was founded by George Janas, an insurance industry veteran, in 1998. George noticed that many hardworking people faced financial troubles, especially after experiencing life-changing events they couldn't control, such as death, divorce, disease, or job loss, and found it difficult to recover. Initially, people would find ways to pull money together to pay bills, but over time, they would hit a breaking point as little things continued to pile on. Debt could and did ruin people's lives. After seeing it happen repeatedly, George decided to start a nonprofit to provide financial literacy programs for consumers.

A Trusted Voice

With over 25 years of experience, we have been instrumental in helping consumers chart a path to financial recovery. Our national headquarters is in Winter Park, Fla., and we are a proud National Foundation for Credit Counseling (NFCC) member. We are also a certified housing counseling agency, certified by the U.S. Department of Housing and Urban Development (HUD). The U.S. Department of Justice (DOJ) Executive Office for the United States Trustees (EOUST) has approved us to issue certificates in compliance with the U.S. Bankruptcy Code. We are licensed, bonded, and ISO 9001:2015 certified, demonstrating our commitment to excellence.

Value-Driven Leadership

As a nonprofit company, we commit to furthering our mission for the betterment of the American public. To accomplish this, Consumer Debt Counselors embraces value-driven leadership. Our values govern our behavior as we interact with our clients, the public, and each other.

We strive to be:

- **Agile.** We respond swiftly and effectively to changing circumstances, market dynamics, and customer needs. We embrace a proactive, forward-thinking mindset that values learning, collaboration, and thriving in uncertainty.
- **Innovative.** We foster creativity, embrace exploration, and nurture novel ideas and situations. We empower our associates to challenge norms, think beyond boundaries, and craft inventive approaches to business challenges, creating value for customers, stakeholders, and the company.

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- **Human-Centered.** People are at our core: employees, customers, stakeholders, and communities. We prioritize understanding, empathizing, and meeting the needs of individuals who engage with us. Our decision-making strategies and operations are driven by their well-being and preferences.
- **Sustainable.** We balance economic, environmental, and social considerations for lasting viability and positive impact. We integrate ethical practices into every facet of our operations, decision-making processes, and strategic planning.
- **Continuously Improving.** We cultivate continuous improvement throughout our business. Associates of all levels actively identify inefficiencies, suggest enhancements, and drive changes that refine processes, elevate products, and enhance overall performance.

Financial Wellness Solutions

At Consumer Debt Counselors, we're committed to empowering you with the tools and knowledge needed for financial liberation. Our expertise lies in guiding Americans towards not just debt relief, but also in crafting actionable strategies for personal financial growth and enduring stability.

For over two decades, we've honed our approach to ensure that every client receives a personalized and comprehensive plan. Here's how we make it happen:

- **Goal Alignment:** We start by distinguishing your immediate financial needs from your long-term aspirations, ensuring that every step we take is towards fulfilling your objectives.
- **Holistic Assessment:** Your financial picture is unique. We thoroughly evaluate your situation to understand every nuance.
- **Budget Crafting:** A realistic and manageable budget is the cornerstone of financial wellness. We work with you to develop one that fits.
- **Exploring Options:** Knowledge is power. We lay out all possible paths and educate you on the pros and cons of each, so you're equipped to make informed decisions.
- **Collaborative Planning:** Your journey is ours. Together, we'll construct a sustainable plan that aligns with your lifestyle and goals.

Amazing Outcomes

Our clients often experience life-changing outcomes, including:

- **Debt Relief:** Leverage our nonprofit status to access hardship programs with major banks and other lenders.
- **Smart Negotiations:** Benefit from astute use of offers in compromise for resolving certain charged-off liabilities.
- **Informed Bankruptcy Guidance:** When it becomes necessary, we offer experienced advice and clear insights, assisting you in understanding whether bankruptcy could be a suitable option for your financial circumstances. Should you decide to proceed, we'll refer you to trusted legal experts for the next steps.
- **Homeownership Journey:** Navigate the homebuying process with our expert guidance on credit preparation and down payment assistance qualifications.
- **Mortgage Restructuring:** Understand your rights and options for mortgage modifications.

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- **Medicare Planning:** Choose the Medicare plan that aligns with your health needs and budget.
- **Chronic Illness Financial Strategy:** Develop robust financial strategies for managing the costs associated with chronic illnesses or diseases.

Your financial well-being is our top priority. How can we join your journey towards a more secure and prosperous future?

- **Debt Relief**

Want a little breathing room? Talk to a certified credit counselor for a no-cost consultation with a certified credit counselor.

- **Student Loans**

Is your student loan debt out of control? We offer online analyses as well as more in-depth assistance from our certified counselors.

- **Housing**

Trying to get or keep a home? Our HUD-approved housing counselors are ready to help you, before and after the sale.

- **Bankruptcy**

Are you going through bankruptcy? We are approved to issue certificates in compliance with the Bankruptcy Code.

Take Control of Your Financial Future.

Schedule a free and confidential consultation with a certified counselor. Learn how our nonprofit consumer counseling agency can make a difference in your life.

Click to Schedule: https://calendly.com/credit-counselors/overview-web

- Over 25 years helping consumers achieve financial well-being
- No commitment, no cost consultation
- Completely private and confidential
- ISO-9001:2015 accredited nonprofit agency
- A+ Better Business Bureau Rating

Phone: (800) 820-9232

Hours:

Monday to Thursday: 8:00 am to 8:00 pm ET

Friday: 8:00 a.m. to 5:00 p.m. Eastern

Saturday: By Appointment Only | Sunday: Closed

Email: hello@consumerdebtcounselors.org

Address:

831 W. Morse Blvd.

Winter Park, FL 32789

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Website: https://consumerdebtcounselors.org/

Programs offered by Consumer Debt Counselors, Inc. (5):

Debt Relief – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit ›

Website	https://consumerdebtcounselors.org/debt-relief

Is a debt management plan right for you?

One of your debt relief options may be a debt management program (DMP) managed by Consumer Debt Counselors. If you are having trouble paying your current bills, a DMP allows you to negotiate a new payment plan with your existing creditors. Some advantages of a debt management program may include:

- Payments that work with your budget.
- Lower interest rates and/or lower payments.
- No more collections calls.
- No more over-limit or late fees.
- Bringing your account current.
- Consolidating debts into one simple monthly payment.
- Financial education to help you rebuild your finances successfully.

What to Expect During a DMP

When you meet with your credit counselor, you will have the opportunity to review your financial health, including your budget and what resources you have available to pay off your debt. They will help you make a plan to pay your debt off, which may include a DMP.

If you choose to enroll in a DMP, your existing lines of credit will be frozen in exchange for the lower interest rates and/or payments that the plan offers. Consumer Debt Counselors keeps all participation confidential and we do not notify any credit reporting bureau of your participation in a debt management plan. Your credit counselor can help you assess whether changes in your credit utilization will impact your credit score based on your personal situation.

Most DMP are five year plans to get out of debt, but the timeline depends on your total debt and your ability to pay it down. If you are ever in a position to pay extra money towards your DMP, it will help you pay your creditors faster. During the repayment period, your counselor will help you learn key money management skills so that you can rebuild your financial footing on solid ground after you complete your debt management program.

Other Ways to Get Out of Debt

Debt Consolidation

Debt consolidation involves taking out a new loan to pay off your existing debts. It can streamline your payments, and it may allow you to get a lower interest rate or lower payment than what you're currently paying.

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Debt consolidation will not fix underlying money management problems. If you consolidate your debt and then run up your original lines of credit again, you can be in a much worse situation. **One of our certified credit counselors can provide a no-cost assessment of your finances to help you determine whether consolidation is the right option for you.**

"Do It Yourself"

"Do It Yourself" programs are not impossible, but they do require discipline and organization. If you decide to get out of debt on your own, here are a few tips:

1. Make and stick to a budget. Track where your money goes each month, eliminate expenses where you can and put everything you can towards paying down your debt.
2. Try to reduce your interest rates. If you have a good payment history, your credit card companies may be willing to work with you.
3. Inquire about hardship programs. Many creditors have internal hardship programs for customers who are struggling with debt. These may, for example, freeze your line of credit and lower your interest payment. Be sure to understand the terms of any program that you sign up for and be aware that, by admitting that you are having trouble meeting your debt obligations, you may jeopardize your available credit with that institution.

A certified credit counselor may be able to give you more personalized guidance. There is never any commitment or cost to receive financial counseling from our team of certified counselors.

Debt Settlement

Debt settlement is potentially the riskiest option to reduce debt. Instead of paying the full amount of the debt over however long the debt's repayment period may be, a debt settlement offers a percentage of the amount owed in exchange for settling the debt on the spot.

Debt settlement is harmful to your credit score, which can affect your ability to get loans, new lines of credit, approval for an apartment and more. In some cases it may be the best option. **A certified credit counselor can help you assess your ongoing income to see whether a less severe resolution is available.**

While you can choose to try to negotiate with your creditors yourself, many people go through debt settlement companies, which is where the risk comes in. In addition to the burden of choosing a reputable company to work with, you also have to pay the settlement company for a set period of time before the company will even begin to negotiate with your creditors. They want the security of your payment up front. In the meantime, your creditors are not receiving payment and may be unwilling to negotiate with the settlement company even after the funds have been collected.

A failed debt settlement plan can leave you in a much worse place than you were when you started the process.

Bankruptcy

Bankruptcy is the most drastic debt reduction option, but in rare cases bankruptcy may be the best option for you. **A certified credit counselor can help you develop a budget to see whether bankruptcy can be avoided.**

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Bankruptcy will negatively impact your credit score. This can affect your ability to get loans, new lines of credit, approval for an apartment and more.

If you do decide to pursue a bankruptcy, be sure to consult a reputable bankruptcy attorney.

Achieve Lasting Financial Freedom: Your Journey Begins Here.

Embark on a transformative journey with our certified credit counselors, who are dedicated to helping you break free from the cycle of debt. Learn to master the art of credit management and budgeting, setting the stage for a financially sound future.

Choose confidence and comfort in your financial advisory partner. As an accredited member of the Better Business Bureau boasting an A+ rating, and a proud member in good standing of the National Foundation for Credit Counseling (NFCC), our commitment to excellence is unwavering.

Begin your journey to financial clarity at no cost. Engage in a comprehensive, confidential consultation with our certified counselors, entirely free of charge. Your tailored session will illuminate your financial landscape, offering a personalized analysis, strategic options, and a bespoke action plan addressing your unique financial goals.

Don't wait to reclaim your financial independence. **Schedule your free consultation today and take the first step towards a brighter financial future.**

Credit Card Issues? Get Help Now.

Certified credit counselors are available now to help. No cost or obligation. 100% confidential.

Get help today.

You may quickly qualify for:

- Reduced interest rates.
- Lower monthly payments.
- Ending collections calls.
- Stopping over-limit and late fees.
- Bringing your accounts current.

Click for a FREE Credit Analysis: https://www.consumerdebtcounselors.org/debt-relief#schedule

Website: https://consumerdebtcounselors.org/debt-relief

Student Loans – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit ›

Website	https://pages.consumerdebtcounselors.org/student-loans-nbm-cdc

What's Right for Me?

Navigating student debt relief can feel like a maze with over 32 loan types, 43 distinct loan statuses and 10 programs based on your loan date – that’s a whopping 18,000 potential combinations! It's easy to miss out on the best program if you don't see the whole picture. And here's the thing, there's no do-over in Federal debt relief.

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But hey, don't stress! Our online tool engages with you, asking tailored questions about your Federal and private loans, as well as your financial situation. In just about 20 minutes, 1000 data points are analyzed against 1200 rules to provide you with a clear set of recommendations and a step-by-step action plan.

A Simple Solution to a Complex Problem

Let us help you figure out the best path! Our online tool was designed to quickly and succinctly automate a counselor's knowledge of the student loan rules to provide a set of actionable next steps based on each debtor’s unique situation.

- **Forgiveness and Cancellation**

Discover programs for forgiveness and discharge based on occupation, disability, death, or school closure.

- **Consolidation and Refinance**

Tailor your monthly loan amount and payment schedule to align with your income and financial goals.

- **Repayment Programs**

Explore the best repayment plan for your situation from all the Federal repayment options, including SAVE.

- **Default Resolution**

Stop wage garnishment and collections and make a plan to take control of your student loan debt.

How Do I Get Started?

With no upfront costs or credit card, see if your loans qualify for a lower monthly payment plus forgiveness and cancellation in about 20 minutes!

On average, users have found about $331 in savings per month on their loan payment. Plus, we've identified some level of forgiveness for 55% of the users. So what are you waiting for?

It costs nothing to get started. Once you see your individual student loan savings, it's up to you whether you want to proceed by paying a one-time fee of $99 to get all the tools to make this plan a reality.

1. **Create an online account with Student Debt Solutions**

There is no cost to see your savings! Start by giving us some basic information to confirm your account via email. No credit card required!

2. **Enter Your Financial Details and Goals**

Share your income, tax filing status and family size. Plus, we'll ask you about your debt repayment goals and take that into account when recommending the right path.

3. **Upload Your Student Loan Data**

All your Federal loan data is organized in one file (NSLDS) providing over 60 data points on each loan. This file is critical to understanding the full picture of your debt. If you don't have this file, we can help you get it with your FSA ID and password.

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See how to download your NSLDS file from studentaid.gov: https://www.youtube.com/watch?v=Iy_2Tb2qWBo?autoplay=1

4. **Complete the Questionnaire**

Using the data you provided, our AI prompts questions specifically designed to quickly and comprehensively grasp your financial situation.

5. **See Your Personalized Student Loan Analysis**

With no upfront costs, see your potential monthly payment and if you qualify for any forgiveness or cancellation programs. The decision to proceed is entirely yours!

6. **Take Action**

Pay a one-time fee of $99 to see step-by-step how to reduce your student loan debt. We give you all the tools and forms to prepare, sign and submit your new action plan into reality.

What Do I Need to Begin?

- **Dedicated Time**

Set aside at least 20 minutes on your phone, tablet or computer to upload your data and complete the questionnaire.

- **Annual Income**

We'll ask you some basic financial questions. So grab last year’s tax return – or we can help you calculate your AGI based on your wages.

- **Student Loan Data File**

You’ll need to download your NSLDS file from the FSA site. If you don't have it, we can help – make sure you know your FSA ID and password.

By the Numbers

Since the payment moratorium ended in October 2023, this online tool has helped many student loan borrowers reduce AND eliminate all or some of their debt.

- **$331**

Average Monthly Payment Savings Found

- **$43K**

Average Total Repayment Savings Found

- **55%**

Users Discovered Forgiveness

- **24%**

Users Discovered Cancellation

Experience Matters

Our development team has been in the industry for more than a decade and developed SDS to quickly and succinctly automate a counselor's knowledge of the rules to provide a set of actionable next steps based on each debtor’s unique situation. We’re confident

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our online platform can recommend the right path, but don’t worry, if you want to talk to someone before proceeding, schedule a FREE Consultation!

- We are a fully accredited, licensed and bonded 501(c)(3) nonprofit and a long standing member of the NFCC.
- We are not a debt consolidator, collection agency, loan servicer, private lender or refinance company.

Get Started Online Now: **https://app.myresolvent.com/Identity/Account/Register?channelid=ffcccb00-7515-45d0-8cbf-f7c7cd9f1309&utm_source=cdc_studentpage&utm_medium=getstarted1_button&utm_campaign=cdc_web**

Schedule a FREE Consult: **https://www.consumerdebtcounselors.org/student-loans#connect**

Website: **https://pages.consumerdebtcounselors.org/student-loans-nbm-cdc**

Housing Financial Assistance – Consumer Debt Counselors, Inc.

Can help with: **Debt & Credit ›**

Website	https://consumerdebtcounselors.org/housing

We are proud to be a HUD-approved housing counseling agency.

Our goal is to provide safe, decent and affordable housing to low-income families in the community. We do this in support of HUD's five strategic goals:

- Strengthen the housing market to bolster the economy and protect consumers.
- Meet the need for quality affordable rental homes.
- Utilize housing as a platform for improving quality of life.
- Build inclusive and sustainable communities free from discrimination.
- Improve long-term sustainability.

Consumer Debt Counselors participates in and sponsors several programs to accomplish these goals. Make an appointment to speak with one of our certified housing counselors today to learn how we can help you.

Housing Financial Assistance

We help many people, including:

- Renters with landlord issues
- First time homebuyers & SHIP down payment assistance program
- Families worried about losing their home
- People who receive a notice of intent to foreclose
- Renters who want to own but can't because of credit issues

Click to Schedule: **https://calendly.com/porche-alexander/housing-intro-brief-overview-of-services**

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Website: https://consumerdebtcounselors.org/housing

Bankruptcy Counseling and Debtor Education Courses – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit ›

Website	https://consumerdebtcounselors.org/pre-filing-bankruptcy-counseling

Ready to Hit Reset?

Navigating the complexities of bankruptcy? We're here to guide you every step of the way. Discover the power of pre-filing bankruptcy counseling and post-filing debtor education with us.

- Access online courses 24/7
- Approved to issue certificates in compliance with the Bankruptcy Code *
- Build a strong foundation for financial recovery and future success

Bankruptcy Counseling and Debtor Education Courses

No one wants to have to go through bankruptcy, but if you do, you want support from someone you can trust. Consumer Debt Counselors has been approved since 2005 by the Executive Office for the United States Trustees (EOUST), a division of the U.S. Department of Justice (DOJ), to provide pre-filing bankruptcy counseling and post-filing debtor education in California, Florida, Georgia, Illinois, Louisiana, Mississippi, Missouri, New Jersey, New York, Pennsylvania, Tennessee, Texas, Washington, West Virginia, and Wyoming.

1. Pre-Filing Bankruptcy Counseling

- Required by law before you can file for bankruptcy. †
- Includes 24/7 access to the Counseling in Motion online course.
- Additionally includes a credit counseling session with a certified counselor and free educational resources.
- No additional fees charged for completing the program jointly with a partner.
- No additional fees charged to issue your certificate.

Enroll Me for $30: https://consumerdebtcounselors.org/pre-filing-bankruptcy-counseling

2. Post-Filing Debtor Education

- Required by law before your debts can be discharged. ‡
- Includes 24/7 access to the Money in Motion online course.
- Additionally includes a debtor education session with a certified credit counselor.
- No additional fees charged for completing the program jointly with a partner.
- No additional fees charged to issue your certificate.

Enroll Me for $25: https://consumerdebtcounselors.org/post-filing-debtor-eduction

* Approval does not endorse or assure the quality of an Agency's services. UST has reviewed only the agency’s counseling and instructional services and has neither reviewed nor approved other services the agency may provide.

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† Pre-filing bankruptcy counseling is required before you can file for bankruptcy.

‡ Post-filing debtor education is required before your debts can be discharge by the court.

Website: https://consumerdebtcounselors.org/bankruptcy-education

Pay4Care – Guidance for Financial Caregivers – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit ›

Website	https://consumerdebtcounselors.org/medical-cost-counseling

Empowering the Financial Caregiver

Most nonprofits in the health and wellness sector focus on the medical and care needs of patients. They rarely address financial needs and the impact that chronic illness and disease can have on household finances. Social workers aren't always best equipped to provide in-depth financial education or coaching.

Pay4Care, a service of Consumer Debt Counselors, fills this void with programs designed to help families coping with the impact of chronic and terminal illness to manage the costs better and navigate complex systems like Medicare, Medicaid, Social Security, Veteran Administration benefits, and private health insurance. We routinely help families coping with Alzheimer's Disease, dementia, cancer, Amyotrophic lateral sclerosis (also known as ALS, or Lou Gehrig's disease), Parkinson's disease, and frailty.

How We Help

- **Live Educational Events**

Learn key financial strategies for managing chronic or terminal illness in our 90-minute seminars. Gain proactive insights, budgeting tips, and plan for care costs. Secure a future with less financial stress. Join us! See upcoming events: https://www.consumerdebtcounselors.org/pay4care#Pay4CareEvents

- **Financial Coaching**

We offer affordable financial coaching and planning for families dealing with the costs of chronic illness and disease. Services are provided via telephone or web conference. Scholarship-funded discounts for low-income families are available. Book now: https://www.consumerdebtcounselors.org/pay4care#FinancialCoaching

Website: https://consumerdebtcounselors.org/medical-cost-counseling

DCF Access Program - Medicaid Assistance

Can help with: Medical & Dental ›

Website	http://www.myflorida.com/accessflorida/

Medicaid eligibility in Florida is determined either by the Department of Children and Families (DCF) or the Social Security Administration (for SSI recipients).

DCF determines Medicaid eligibility for:

- Parents and caretakers relatives of children

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- Children
- Pregnant women
- Former Foster Care Individuals
- Non-citizens with medical emergencies
- Aged or disabled individuals not currently receiving Supplemental Security Income (SSI)
- Individuals may apply for assistance online at: www.myflorida.com/accessflorida/

DebtHelper.com

Can help with: Debt & Credit ›

Website	https://www.debthelper.com/
Email	counseling@DebtHelper.com

About Us

Mission

Credit Card Management Services, Inc. d.b.a. Debthelper.com is an IRS Approved 501c3 Non-Profit Florida Corporation dedicated to its mission to educate, advise and empower youth to seniors to handle debt, credit and housing and to provide affordable housing opportunities through the acquisition and rehabilitation of residential properties.

Partnerships

Debthelper partners with those who create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Debthelper.com is ISO: 9001 Certified as audited by BVI, is licensed, bonded and insured to provide quality debt management services as governed by its Code of Practice and Best Practices through its membership with FCAA, the Financial Counseling Association of America. Debthelper.com is a member of the Florida Housing Coalition, a member of the NCHA National Housing Counseling Association. Debthelper.com adheres to the NISHEC National Industry Standards for Homeownership Education and Counseling and is a partner with the FHF Florida Housing Finance Corporation. Debthelper.com is a proud member of the Southeast Florida Better Business Bureau, to view Debthelper's click here: BBB Report: https://www.bbb.org/us/fl/west-palm-beach/profile/credit-and-debt-counseling/credit-card-management-services-inc-0633-17000563

Services

- Financial Management
- Budgeting and Spending Plan Counseling
- Home Equity Conversion Mortgage Counseling
- Student Loan Consolidation Assistance
- Money and Debt Management Programs
- Pre-Filing Credit Counseling for Bankruptcy (Pre-petition/ Course 1)*
- Pre-Discharge Debtor Education Courses, also known as a Personal Financial Management Instructional Courses, for Bankruptcy (Course 2)*
- Life After Bankruptcy – Credit Analysis
- Mortgage Delinquency and Default Resolution, Loss Mitigation

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- Credit Report Education One-on-One Counseling (offering a broad view of what you should look out for on your credit report)
- Resolving and Preventing Mortgage Delinquency Workshops
- Pre-Purchase Homebuyer Counseling
- Pre-Purchase Homebuyer Education Workshops
- Financial, Budgeting and Credit Education Workshops
- Custom Tailored Financial Life Skills Training Workshops
- Employee Assistance Financial Life Skills Training Workshops
- Student Loan Consolidation Guidance
- And More Financial Rescue Options

Client Services / Processing Department

The processors are critical to making sure the credit card companies accept the proposed terms in a timely fashion. Client Services handles thousands of calls a year closing problem reports only after the client says the problem is fixed. The majority of calls by these dedicated employees are outgoing calls to make sure clients are getting the full benefit from their program with DebtHelper.com.

Counseling Department

The counselors spend 90% of their time in telephone or personal consultations with clients helping them get control of their financial lives. Counselors make sure the financial plan, which some time results in getting clients back on track without joining a program. Counselors are partners with their clients every step of the way to financial freedom.

Operations Department

Operations handles thousands of checks, money orders and electronic transactions every month and ensures timely payments to the credit card companies. These people are the unsung heroes of the company who make sure payments are processed with a goal of zero defects. Operations also creates and sends monthly statements to help clients make their payments accurately and on time.

Hours & Languages

Debthelper offers services in English and Spanish. Debthelper is open late, 9:00 am to 9:00 pm Monday to Thursday, 9:00 am to 7:00 pm Friday, 10:00 am to 2:00 pm Saturday, Eastern Standard Time. Services are available over the phone, in person, teleconference and online.

Contact Info

- Address: 1325 N Congress Ave., #201 West Palm Beach, FL 33401
- Toll-Free Phone: (800) 920-2262
- Local Phone: (561) 472-8000
- Fax: (866) 561-2622
- Email: counseling@DebtHelper.com

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Programs offered by DebtHelper.com (8):

Credit Card Debt Management Plans – DebtHelper.com

Can help with: Debt & Credit ›

Website	https://www.debthelper.com/debt-management-plan

Tired of being in debt?

Let's Get Started – Request a Free Consultation: https://www.debthelper.com/lets-get-started-2

Why a Non-Profit Debt Management Plan?

There are plenty of reasons why we can fall into credit card problems, and it's not always about our spending habits. Loss of job, loss of income, divorce, medical bills and other unexpected emergencies can drive us to use our credit cards more than we'd like. Soon we find ourselves struggling with credit card bills, finding it harder and harder to just make the minimum payments.

And just making the minimum payments isn't a solution. Even if you never use a card, it can take between 15-25 years to pay off a credit card balance when you're only making minimum payments.

If you're ready to take positive steps to get your credit card bills under control, and pay off your balances, a Non-Profit Management Plan might be for you.

Here's How the Management Plan Works

1. Credit Counseling

The first step in getting on a management plan is a one-on-one credit counseling session with our Certified Credit Counselors. We will help you look through your finances, and analyze your spending and saving patterns. This helps us to understand how you're accumulating liabilities, and how you can create a balanced household budget.

2. Create a Plan

If we agree that it's right for you, we will contact your creditors, and help you establish a debt management plan. We work with your creditors to lower your interest rate to their pre-established industry guidelines, and let you pay off your credit card bills on a fixed monthly schedule.

Most Management Plans take from three to five years to complete. Instead of paying multiple creditors, you simply send us one monthly payment, and we make sure that your creditors are paid.

3. Improve Your Finances

- Save thousands of dollars.
- Lower your monthly payments.
- Lower or eliminate your interest rates.
- Stop your late fees or over the limit fees.
- Consolidate your credit card payments into one monthly payment.
- Stop creditor calls

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- Avoid personal bankruptcy.

Management Plans are regulated at the National level. Interest rate reductions are fixed, and every dollar that you pay to your creditors through a money management plan goes toward your credit card balance. This is NOT credit repair. You pay your balances in full.

Want More Proof? Check out what Making Regular, On-time Payments, with $10,000 dollars of Credit Card Debt could look like:

Without a Debt Management Plan

Assume that you're carrying $10,000 in credit card bills at 25% interest. If you pay the monthly minimum at the average rate of 3% of your balance it will take 32 years to pay your balance, and you'll pay $9,629 in interest. That's almost as much as you currently owe.

- Interest Rate 25%
- Minimum Monthly Payment $300
- Estimated Number of Payments 383
- Total Interest Paid $9,629

With a Debt Management Plan

With management help, those numbers look a lot different. While you're starting with the same $10,000 in credit card bills, but instead of paying 25% interest, you could pay as little as 5% interest*. Because your plan is structured, you pay $178 a month for 5 years, and at the end of that time, you are paid in full. At the end, you're also saving over $20,000 in interest.

- Interest Rate 5%
- Minimum Monthly Payment $178*
- Estimated Number of Payments 57
- Total Interest Paid $1,237

*Please note: Interest rate deductions are fixed and dependent on the creditor.

Let's Get Started – Request a Free Consultation: https://www.debthelper.com/lets-get-started-2

The Management Plan in 60 Seconds: https://www.youtube.com/watch?v=1Abmag1VAyY

Not sure how the Management Plan works? Learn how we can save you money each month in this 1-minute video

We are licensed, insured and complies with all state licensing requirements to ensure mandated regulations are followed. We can currently accept clients from all U.S. States except for Kansas, Montana and Utah. Until we are licensed in your state, We will be happy to refer you to another qualified agency. Please call (800) 920-2262 if you have any questions. Our consultations are free, call us any time.

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Housing Counseling – DebtHelper.com

Can help with: Debt & Credit ›

Phone	Call Now: 800-920-2262
Website	https://www.debthelper.com/housing-counseling
Email	fthb@debthelper.com

DebtHelper.com counselors can assist you with advice on buying a home, default and foreclosure avoidance, credit issues, or reverse mortgages also known as home equity conversion mortgages. As a HUD Approved Multi-state Housing Counseling Agency, DebtHelper provides housing counseling for over 9,000 families per year.

Services are available over the phone, over the internet, or in person. Face-to-face counseling is available in Debthelper's Massachusetts and Florida Offices. DebtHelper is approved to provide Reverse Mortgage Counseling in 49 states.

Debthelper's HUD Approval Numbers are 83607 nationwide excluding MN; and 81063 for Massachusetts. For alternative methods or translation services please call us direct. We look forward to serving you.

Our services include:

- Home Buyer Education
- Reverse Mortgage Counseling
- Foreclosure Assistance
- Back to Work Counseling

Consumer Fees for Housing Counseling

Foreclosure prevention counseling services are free of charge. Debthelper provides many housing counseling and education services, including pre-purchase, reverse mortgage, and non-delinquency post-purchase counseling services:

- DebtHelper has a fee waiver and fee reduction policy for those that qualify
- Fees are commensurate with the level of services provided and are provided at registration.
- There is no cancellation fee for services. Once services are rendered, fees are non-refundable.

Reverse Mortgage Counseling

Convert Your Home Equity Into Cash with a Reverse Mortgage

HECM (Home Equity Conversion Mortgage), also known as Reverse Mortgage, can help you convert your home equity into cash. It allows you to remain in your home and continue living in your home without ever making another monthly mortgage payment.

A counseling session is required when applying for a Federally Insured Reverse Mortgage.

Learn More About Reverse Mortgages: https://reversemortgagehelper.org/reverse-mortgages/

Additional Services from Credit Card Management Services

- Bankruptcy Counseling

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- Credit Card Help
- Housing Counseling
- Budget Help & Free Budget Analysis
- Consumer Credit Counseling
- Personal Finance Education
- Student Loan Guidance

An impartial guide to help you make the best decision for you and your home.

Get the Information You Need

Request an Appointment: https://reversemortgagehelper.org/request-an-appointment/

Home Buyer Education & Down Payment Assistance

Making the Homeownership Dream A Reality

Are you ready for homeownership? Watch our video: https://www.youtube.com/watch?v=uyPshCXDjZg

Online Homebuyer Education Course: Register for Online (Valid for Some Programs)

Online Home Buyer Education Courses are acceptable for some but not all down payment assistance, subsidy or other programs that require Pre-Purchase Home Buyer Education. It is up to you to verify that the completion of this course will meet the education requirements for any program you are considering.

If you are using more than one program, online education must be allowed by every program that is involved. If you change or add programs during your home buying process, you may still be required to attend a live, in-person workshop.

Register for In Person (Valid for All Programs)

This in-person Course (or Zoom) is offered on the third Saturday of the month in English. (Call for Spanish Sessions). To learn more about the topics covered in these courses, please review our Homebuyer Education Curriculum: https://www.debthelper.com/wp-content/uploads/2026/01/FTHB%20Intake%20Packet%202026%20ad.pdf

You’re Dreaming Of Your First Home, But Don’t Know Where To Start.

- Wondering if you can afford a home?
- Not sure how much home you can afford?
- Not sure how to get qualified for a home mortgage?
- Concerned about your credit rating?
- Afraid a recent bankruptcy will disqualify you from home ownership?
- Confused about the world of banks, loans, and paperwork?
- Uncertain about what you need to do before buying a home?
- Unsure if you have all the right paperwork?
- Worried about mistakes or past errors on your credit report?
- Wondering if it would cost more to purchase or rent?

If you’re asking these questions, Debthelper.com’s First Time Homebuyer Workshop has your answers.

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Our First Time Homebuyer Workshop Can:

- Set you on the path toward home ownership.
- Offer details and step-by-step guidance on what you need to do today to make that dream home a reality.
- Provide you with the certification you need to qualify for:
- Florida Housing's First Time Homebuyer Programs (FTHB)
- Down payment assistance programs requesting pre-purchase education from a HUD approved housing counseling agency.
- Other loan programs offered by lenders, counties, cities,municipalities, federal programs, and state housingfinance agencies.

First Time Homebuyer Workshops are usually held on the third Saturday of every month with Spanish language workshops held on the second Saturday. To register for an upcoming workshop, please fill out the form at https://www.debthelper.com/housing-counseling/home-buyer-education, or call (561) 472-8000.

Our First Time Homebuyer Workshops Provide:

- An in-person 6-hour course at our West Palm Beach location; with two additional hours of counseling available as necessary.
- We also offer partnerships with third party providers to bring you an 8-hour online homebuyer education course.

Down Payment Assistance for your Home Purchase

Have you been dreaming of your first home, but have no idea where to start? Are you wondering if you could even afford a home or get qualified and move in? Are you concerned that your credit is not great ? Do you know what you need to do before buying a home?

Debthelper's Pre-Purchase Counseling and Home Buyer Education Programs will answer questions that get you on the path to that new home.

Looking for Down Payment Help? Use this eligibility tool to find grants and other financial assistance for your first home purchase: https://www.workforce-resource.com/dpc/DPC/DEBTHELPER

Frequently Asked Questions

- **Do I need a homebuyer education class to qualify for down payment assistance in Florida?** In many cases, yes. Most down payment assistance and first-time homebuyer programs require you to complete a certified homebuyer education course before you can move forward. This class isn't just a requirement—it's designed to help you avoid costly mistakes, understand your options, and make confident decisions before committing to a home. By completing our course, you'll receive a certificate that is commonly accepted by many housing assistance programs. Just as important, you'll walk away knowing exactly what steps to take next—without guessing or relying on sales pressure. If you're planning to use any type of assistance, starting with the class is often the smartest first move.

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Yes. Upon successful completion, you'll receive a homebuyer education certificate that can be used for many programs that require proof of education. Beyond the certificate itself, we make sure you actually understand what comes next—so you're not just checking a box, you're preparing for success. We also help you: Understand which programs you may qualify for; Avoid delays or denials due to missing steps; Feel confident when you move forward. The goal isn't just certification—it's helping you move forward the right way.

- **Can I take the homebuyer class online, or do I need to attend in person?**

We offer flexible options (such as via Zoom/Online) to fit your schedule, including online learning. However, some housing programs may require live or interactive participation. That's why we guide you based on your goals: If you need a certificate for a specific program, we'll help you choose the right format. If you're just getting started, online is a great, low-pressure way to learn. Either way, you'll get the same trusted education and support—without confusion about what counts.

- **How do I know if I'm financially ready to buy a home?**

That's exactly what this class is designed to help you figure out. Most people don't need perfection—they need clarity. During the course, we walk you through: What "affordable" really means for your situation. How to evaluate your income, expenses, and savings. What lenders and programs typically look for. You'll leave with a clearer understanding of where you stand today—and what steps (if any) will strengthen your position. Even if you're not ready yet, you'll know exactly how to get there.

- **What credit score do I need before starting the home buying process?**

There's no one-size-fits-all answer—and that's where many buyers get stuck. Different programs have different guidelines, and your overall financial picture matters just as much as your score. In our class, we break it down in simple terms: What ranges are commonly considered; How your credit impacts your options; Practical ways to improve your profile if needed. You don't need perfect credit to start—you just need a plan. We help you build one.

- **Can I still buy a home if I have past credit issues or a bankruptcy?**

In many cases, yes—you may still have options and allowances. A lot of first-time buyers assume they're disqualified when they're not. The key is understanding: Timing requirements; How your financial recovery is viewed; What steps can strengthen your eligibility. Our approach is judgment-free and focused on solutions. We help you understand where you stand and what path forward makes the most sense. Many successful homeowners started exactly where you are.

- **What steps should I take before applying for a homebuyer program or assistance?**

Before applying, it's important to have a clear foundation in place. That's why education comes first. In the class, we guide you through: Understanding your financial position; Knowing what programs expect; Preparing documentation; Avoiding common mistakes

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that delay approvals. Taking these steps upfront can save you time, stress, and missed opportunities later.

- **What documents or information do I need before starting the home buying process?**

Most buyers are unsure what's needed—and that uncertainty can slow everything down. We simplify it for you by outlining the typical documents, such as: Income and employment information; Basic financial statements; Credit history awareness. More importantly, we explain why each piece matters so you're not just gathering paperwork—you're preparing with purpose. When you know what to expect, the process becomes much less overwhelming.

- **How much home can I realistically afford based on my situation?**

This is one of the most important—and most misunderstood—questions. Affordability isn't just about what you can qualify for. It's about what fits your life comfortably. In the course, we help you: Break down monthly affordability; Factor in real-life expenses (not just estimates); Avoid becoming "house poor". Our goal is to help you buy a home you can sustain—not just one you can get approved for.

- **What does a homebuyer education class actually teach me?**

Think of it as your roadmap to homeownership. We cover what you need to know before taking the next step, including: The full home buying process from start to finish; Budgeting and financial preparation; Avoiding common first-time buyer mistakes; and so much more. But what really sets it apart is the support—you're not figuring this out alone. By the end, you'll feel more confident, informed, and ready to move forward at your own pace.

Back-to-Work Counseling Program

Do you know about FHA's new "Back to Work" or "High Cost" Loan Programs?

Did you know that you may be able to buy a home even if you had a foreclosure, short sale, deed-in-lieu, or bankruptcy as recently as a year ago?

DebtHelper.com provides the required counseling; cost $100; available in person, by phone, or via Skype.

Mandatory: Debthelper's one-hour sessions address HUD Requirements and the Home Equity Protection Act from the Consumer Financial Protection Bureau.

Nuts & Bolts: FHA is allowing for the consideration of borrowers who have experienced an Economic Event and can document that:

- Certain credit impairments were the result of a Loss of Employment or a significant loss of Household Income beyond the borrower's control;
- The borrower has demonstrated full recovery from the even, and;
- The borrower has completed Back to Work counseling.

Quick: The required letter and disclosures are provided to you immediately.

To Schedule Counseling, Call DebtHelper.com Today: 1-800-920-2262

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Foreclosure Assistance

ARE YOU STRUGGLING TO MAKE YOUR HOUSING PAYMENT?

Find out if you qualify for assistance.

Participate in a FREE, no-obligation budget review to learn your options. Fill out the form at https://www.debthelper.com/foreclosure-assistance.

Government programs, resources and funding may be available to you through the American Rescue Plan.

If you're struggling to make your housing payments, have already missed payments, or even if you foresee a problem that's in any way the result of the pandemic, participate in a FREE budget review with a certified housing counselor and find out what type of assistance may be available to you.

The federal government has made funds available for homeowners who have been affected by the pandemic, and DebtHelper has been tasked with administering the program to people in your area. If you are currently experiencing difficulties caused by COVID 19, such as missed housing payments, budget issues or the inability to pay credit card debts, you may qualify for assistance.

Millions have been affected by the circumstances of the past two years and many continue to struggle. While some are already experiencing the negative financial consequences of COVID, such as missing their housing payments, others are literally one financial setback away from financial disaster.

If any of the following situations apply to you, or if you're not sure if you qualify for assistance, schedule a FREE, confidential consultation with one of our HUD-certified housing counselors.

Ready to speak with a Foreclosure and Eviction Specialist? Complete the form above or call now at (561) 472-8000 Email now: fthb@debthelper.com

Housing Concerns

You are stressed or worried about making your mortgage payments, or you've already missed a housing payment.

Budget too tight

Shortfalls in your budget are making it hard to pay your credit cards, or you're one setback away from a crisis.

Insufficient savings

You don't have enough money set aside to cover your housing payments in case of an emergency or financial setback.

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Bankruptcy Education – DebtHelper.com

Can help with: Debt & Credit ›

Phone	1-800-920-2262
Website	https://secure.debthelper.com/bkhelper/
Email	bkhelper@debthelper.com

Bankruptcy Courses

Starting or finishing bankruptcy? We offer both required courses. Credit Counseling and Debtor Education. They're fast, fully online and approved in all United States and Territories. Just pick your course and begin in minutes*.

- **Credit Counseling**

This course is designed to be completed before you file your bankruptcy case.

- 20 Minutes
- 4 Lessons
- **Debtor Education**

This course is designed to be completed after your bankruptcy case has been filed.

- 1 Hours 55 Minutes
- 5 Lessons

How It Works?

Getting started is easy. Just create your account, choose the course you need, and complete it at your own pace. Once finished, you'll receive a court-approved certificate. Watch our video at https://secure.debthelper.com/bkhelper/.

What Our Users Are Saying

Real stories from people who took our court-approved courses and moved forward with confidence. Read them at https://secure.debthelper.com/bkhelper/.

Frequently Asked Questions: https://secure.debthelper.com/bkhelper/faq/

Still Have Questions?

Have questions or need help? Our support team is here to assist you every step of the way.

bkhelper@debthelper.com

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Credit Analysis – DebtHelper.com

Can help with: Debt & Credit ›

Phone	Call Now: 800-920-2262
Website	https://www.debthelper.com/credit-report-analysis

FREE CREDIT REPORT & CREDIT CHECK ANALYSIS

Free Credit Report, Credit Check Analysis, and Credit Report Workshops

What is a credit report? Where does the information come from? Who uses it? Are you sure everything is O.K. with your credit report?

Once you've obtained a copy of your credit report, you'll be able to see what your creditors are saying about you.

You can request your free credit report online, by phone or by mail. Visit www.annualcreditreport.com, call (877) 322-8228, or fill out the Annual Credit Report Request form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. A free credit report does not include a free credit score.

Now that you have your credit report, you look it over and you're totally lost. You have no idea where to start or what the data even means. No worries! We at Debthelper.com are here to help.

Let's Get Started

Request a Free Consultation: https://www.debthelper.com/lets-get-started-general

What is a credit report?

A credit report is a record of your financial behavior that is kept by credit bureaus and provided to businesses when they want to evaluate potential borrowers. There are three national credit bureaus that maintain credit reports on consumers – TransUnion, Equifax and Experian.

What does a credit report include?

Most credit reports are broken down into the following categories:

Personal information:

Such as your name, address, Social Security number etc… Make sure this is correct and up-to-date. Credit problems and identity-theft scams often occur simply because credit agencies don't know where you live or where you work.

Account Information or Credit Summary:

This is a rundown of your credit history, past and present. All your credit cards (excludes debit cards) appear on this record, even if they're closed. Check each account record for things like late payments and unpaid balances.

Inquiries:

Can be broken down into "hard" and "soft" categories. "Hard" inquiries are requests from vendors, banks, rental agencies, etc., for your credit history. Too many of these in a short amount of time can downgrade your credit rating. Don't let anyone pull your

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credit unless you're absolutely sure. Only companies that have received your written authorization should be able to pull your credit history. "Soft" inquiries include promotions from vendors, pre-approved credit offers, and your own personal credit checks.

Public Records:

These cover bankruptcies, judgments, tax liens, and other government-related notices that affect your credit.

Collections:

The nastiest section of all, this covers any repossessions, collection agencies or unpaid debts you may have or have had.

Dispute File Information:

Here you can initiate a challenge to the CRA for them to update your records, remove inaccurate information, and so on.

How does information get on my report?

Credit card companies and lenders report your account information to credit bureaus electronically. Most companies send an update every 30 days. Other records are sent by the courts, tax agencies and post office.

How long does information stay on my report?

Most information stays on your credit report for 7 years. Bankruptcies 7-10 years; Charge-offs 7 years; Closed accounts 7 years if paid late, no expiration if the account was always paid on time. Collection accounts 7 years from the last late payment on the original account; Inquiries 2 years; late payments 7 years from the date of the late payment; Judgments 7 years from the filing date; Tax liens 15 or more years if left unpaid, 7 years from the date the lien is paid.

What can I do to manage my credit?

The most important thing you can do to keep your credit healthy is to check your credit report every 6 – 12 months. Regular credit checks help you to spot inaccuracies and signs of identity theft before they cause major financial damage. Keeping your credit reports healthy and positive can help you save thousands on life's big purchases.

Debthelper.com is always available for any help or explanations you may need with your credit report. Call us today: (561) 472-8000.

Does it hurt your FICO® score if you go to credit counseling?

Watch our video: https://www.youtube.com/watch?v=KUBrRYQqVCQ

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Payday Loan Deferment & Debt Assistance – DebtHelper.com

Can help with: Debt & Credit ›

Phone	Call Debthelper.com today at 561-472-8000!
Website	https://www.debthelper.com/payday-loan-debt-assistance

PAYDAY LOAN DEBT ASSISTANCE

Payday Loan Help

Are you a Florida resident struggling with payday loan debt? Debthelper.com can assist you in obtaining a 60-day deferment on your loan repayments under the State of Florida Payday Advance Law.

If you are not a Florida resident but require payday loan help, Debthelper.com can help you, too. We will negotiate with your payday lenders to set up repayment plans of 6 to 12 months, providing payments you can afford and relieving you from harassing collection calls. If you have more than one payday loan, Debthelper.com can consolidate all your loan payments into one lower monthly payment that will be distributed to each of your lenders.

What is a Pay day loan?

A pay day loan is an advance payment on a post-dated check you provide to the lender. The lender gives you money and you provide a signed repayment check which is generally dated to correspond with the date of your next paycheck. The post-dated check is for the amount the lender advanced to you plus interest and any allowed costs. The interest amount is usually called a fee. The lender agrees not to deposit your check until the agreed upon date shown on your signed check. Thus, a payday lender provides a short-term loan in exchange for your check and a fee.

What is the maximum payday loan amount?

A borrower’s payday loan limit is set by their state, and in some cases, there are no limits. In Florida, a borrower may borrow up to $500 per loan.

What is a payday loan term?

7 -31 days. The loan term cannot exceed 31 days or be less than 7 days.

Does Florida permit more than one payday loan at a time?

No

Public Records:

These cover bankruptcies, judgments, tax liens, and other government-related notices that affect your credit.

How long to I have to wait to get a new payday loan?

A borrower must pay a previous loan in full and wait 24 hours before entering into another loan. This period is designed to prevent loans from being rolled over into new loans and to give consumers the opportunity to consider other financial alternatives.

Is there a repayment plan?

Yes. If, at the end of the loan term, you are unable to pay the loan in full, your loan provider must provide a 60-day grace period without additional charge. The grace

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period is dependent upon you making an appointment with Debthelper.com within 7 days and completing the counseling within the 60-day grace period.

What is the maximum Finance Rate and fees for a Florida payday loan?

The maximum finance rate is 10% of the check plus a verification fee not to exceed $5.

What law covers payday loans in Florida?

Fl. Stat. Ann. §§ 560.402 et seq.; Rules 69V-560.707, 69V-560.901-912. Certain contract terms that limit a borrower's rights are prohibited.

Who does Florida authorize to help with Payday loan 60-day grace periods?

Deferment Presentment Providers are authorized by the State of Florida to assist with this process. To verify that Credit Card Management Services, Inc., Debthelper.com is an authorized deferment presentment provider in Florida, click here: https://www.debthelper.com/wp-content/uploads/8.5.2013DPPCC.pdf

Fee for Services

Counseling services are by appointment only, either in-person or over the phone. Counselors will complete a full budget review and provide you an action plan. They will deliver your appointment to your payday lender and provide a certificate of completion. The fee for the service is $49.90.

Refund Policy

Once confirmation of your appointment is sent to your payday lender, the fee for the counseling services is non-refundable.

If you're ready to take control of your payday loan debt and explore options for relief, contact Debthelper.com today! Our experienced counselors are here to guide you through every step of the process toward financial stability.

Student Loan Guidance – DebtHelper.com

Can help with: Debt & Credit ›

Website	https://www.debthelper.com/student-loan-guidance

Ready to take control of your student loans?

Are you concerned with the end of deferments on your student loan and are struggling due to the high cost of your monthly student loan payment?

If you are having a hard time paying your student loans, you are not alone. Repaying federal student loan debt is a challenge that millions of borrowers are currently facing. It can be frustrating to find a resolution.

There is help.

GO TO THE STUDENT LOAN COUNSELING PORTAL NOW: https://app.myresolvent.com/Identity/Account/Register?channelid=348c9659-7907-4366-a9cb-090ff52e9871

Find Student Loan Payment Relief

The Student Loan Counseling Portal is designed to find solutions that reduce or even eliminate your monthly student loan payment to help you through your hardship. The

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portal's easy-to-understand action plan could help you find thousands of dollars of savings every year.

The Student Loan Counseling Portal displays your specific student loan repayment options, (including the new "SAVE" option, also called "REPAYE") depending on your eligibility, instead of countless ones you're not eligible for

The Student Loan Counseling Portal is 100% self-service for your privacy and convenience and best of all it simplifies the entire process. The portal gives you all your options in a simple, easy to understand format – all from the comfort of your own home.

The portal's self-service capabilities allow you to revisit your answers, so if you make a mistake, you can easily fix it to see potentially different results. Plus, you can even have the system automatically populate your loan information on the consolidation documents for you, saving you valuable time and frustration.

No payment needed to get started

Visit the Student Loan Counseling Portal now to see what options you have because if you don't know all of your options, it may cost you down the road. Since many plans contain forgiveness elements, you can find out if the options you're eligible for have forgiveness options as well. There is no payment needed to get started and if you would like to discuss the results of your options with one of our Counselors, you can make an appointment directly through the portal.

Take the next step and control your student loans

By using our online – self-service application you will find repayment options available to you. Remember, there is no need to talk to a counselor to get these results. This smart student loan portal allows you to enter in your information and it provides you with the loan simulation options you need to devise your plan for repayment!

Don't let your student loan debt control you – take control for yourself. There's no reason to let student loan payments overwhelm your budget, especially when you have the tools right here to help bring your federal (and some private) student loans under control. GET STARTED HERE: https://app.myresolvent.com/Identity/Account/Register?channelid=348c9659-7907-4366-a9cb-090ff52e9871

Financial Education Programs (for Purchase) – DebtHelper.com

Can help with: Debt & Credit ›

Website	https://www.financialeducationprograms.com/programs.php?agency=0241-88
Email	community@debthelper.com

DebtHelper.com's Financial Education Programs provide a structured set of goal-based learning tools that help consumers build financial stability through practical, accessible guidance. The curriculum includes courses on budgeting, credit building, debt reduction, homebuying, credit repair, entrepreneurship, and car-buying, with each program designed to teach clear, actionable steps toward achieving specific financial milestones. Whether someone wants to understand credit, eliminate debt, purchase a home, rebuild their finances, start a business, or make a major purchase wisely, these programs offer

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targeted education that supports informed decision-making and long-term financial confidence.

- **Credit When Credit is Due**

Purchase Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=cwcido&agency=0241-88

Overview

Knowing how to manage your money and credit is more important now than ever before. Your personal credit history affects your ability to get a loan, car and home insurance, and even a job. Your credit history is like a credit resume, detailing what loans and lines of credit you've taken out, how much credit you're using, and how well you've repaid your debts. By taking Credit When Credit is Due, you'll get the information you need to get and keep your finances and credit on track.

Features

- **A program that adds a positive statement to your credit report.** When you complete Credit When Credit is Due, you'll receive a packet with cards you can send to the three national credit bureaus. When you send in the card, a statement will be put on your credit report that says: "I have successfully completed Credit When Credit is Due - Credito Al Merito, a 12-lesson national standardized education program on credit and financial education. Proof of completion can be verified. My book registration number is xxxxxxx." **This statement will be a positive addition to your credit report, although it will not increase your credit score.**
- **Know the basics.** You'll learn basics about the four-step process of any financial deal.
- **Get the facts about credit.** You'll learn about choosing and using credit cards that are right for you.
- **Understand the loan process.** You'll know what to expect when you apply for a loan, and you'll learn how to decide when to borrow money.
- **Make car-buying easier.** You'll learn the basics of buying a car, so that you know how to get a good deal and buy a car that fits your needs and budget.
- **Fix your financial problems.** You'll learn what to do if you fall behind on your bills, and how to rebuild your credit if you've had difficulties in the past.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Financially Frozen**

Purchase Online Course ($50): https://www.financialeducationprograms.com/cart.php?product=ffo&agency=0241-88

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Overview

If you're tired of struggling with debt, or you simply feel like you could handle your money better, Financially Frozen can help you make positive changes with your money. You'll learn why financial goals and a budget are the keys to getting ahead. You'll learn how to improve your credit, get out of debt and protect yourself and your money. Financially Frozen makes your finances easy to understand, so you can stop feeling stuck and start living the life you want.

Features

- Learn how to define your goals and values. Your values have a big effect on your finances. By figuring out what's most important to you, you can spend and save for the things that will bring you the most satisfaction. You can set financial goals. For example, if you like adventure, you may want to save for a trip overseas. If you value a comfortable home for your family, you might want to save for a remodeling project or a new couch.
- Learn to develop a budget that can get results. You'll learn to create a budget that really works, because it fits your needs and lifestyle. Your budget will also incorporate your financial goals. You'll be able to see every month how you are working toward your goals.
- Understand your credit report and credit score. Wherever you are in your financial life, your credit is important. Credit is a financial tool that can benefit you. When you learn to use it carefully, it can enhance your life.
- Learn about contracts, leases and insurance. Contracts are everywhere; find out what you should know before you sign one. Financially Frozen will help you become an educated consumer.
- Protect yourself and your money from scams. You'll get tips for spotting scams, and how to report them. You'll learn about consumer laws, websites and the Consumer Financial Protection Bureau.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Make Your Move**

Purchase Single Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=mymo&agency=0241-88

Purchase Joint/Couple Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=mymo&agency=0241-88&joint=y

Overview

Buying a home is probably the biggest, most expensive purchase you will ever make. Educating yourself before you become a homeowner can help you get the best home for your money. The Make Your Move... A Guide to Homeownership course will help you

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understand the terms used in the home-buying process, the professionals you'll work with, and the documents you'll need to close your loan. You'll learn what to expect as you go through the process of shopping for and buying a home. You'll learn how to get the best deal, and how to avoid predatory lenders. You will receive a certificate when you finish the course.

Features

- **Make Your Move helps you become a financially savvy homeowner.** You'll learn why you need to get your finances in shape, and how to do it, before you even start looking at houses. You'll learn how to create a budget, check your credit report and get your financial documents in order. Doing all of this help you be well-prepared to apply for a loan.
- **Realtors? Home inspectors? Underwriters? You'll learn about the professionals that are involved in the home-buying process**, and their role in making sure you get into the home that best fits your needs and budget.
- **You'll learn how to find the right lender, and how to questionable or predatory lending schemes.**
- **There's more to buying a home that just finding one you like.** You'll learn how to select the right home – or build one, if that's the option you prefer. Ultimately, your goal is to find a home you like that fits your budget and your needs.
- **You'll learn about the credit approval process and many of the types of loans available for homebuyers.** Some specialized loans may be available to you based on your income, vocation or other criteria. After you get your loan, you'll learn about the steps involved in making an offer and closing on the purchase of your new home.
- **You'll learn how to be a good homeowner.** Make Your Move includes lists of seasonal maintenance chores. You'll learn why repairs and maintenance are essential when you're living in your home, and when you want to sell it.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Rebuilding Your Credit**

Purchase Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=ryco&agency=0241-88

Overview

If you have been experiencing financial hardship, you may be looking forward to getting out from under the weight of your debt and starting again. You probably have lots of questions as you rebuild financially. The practical information in Rebuilding Your Credit will prepare you for the process of starting over with your finances and credit.

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Features

- **Rebuilding Your Credit helps you understand the importance of good credit.** Even if you think you never want to use credit cards or take out a loan again, you need good credit. Your credit report and credit score can affect your ability to get a job, rent or buy a home, and get better insurance rates.
- **You'll learn the basics of creating a workable budget for yourself and your family.** Using a budget is the best way to stabilize your financial life and make sure, every month, that you have enough money to pay your bills and pay for necessary expenses, such as groceries.
- **You'll learn why saving money is important** – even if you start with amounts as small as the loose change you find in your couch or your pockets. Having an emergency fund is a way of protecting yourself when you're faced with unexpected expenses.
- **You'll learn how to dispute errors on your credit report and dispute calls from debt collectors.** As a consumer recovering from bankruptcy, one of the most important things you can do is advocate for yourself and make sure your credit report accurately reflects your finances.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **START RIGHT: Build Your Own Business**

Purchase Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=sro&agency=0241-88

Overview

If you dream of running your own small business and need help getting started, you'll like Start Right: Build Your Own Business. Start Right: Build Your Own Business guides you step by step through the process of turning your dream into reality. You'll learn how to write a thorough business plan, find the money you need to get started, and fully prepare yourself to set up, organize, advertise and run your own business. Start Right: Build Your Own Business gives you easy-to-understand information that will help you avoid many common, costly business mistakes. Start Right: Build Your Own Business is available as a hands-on workbook or as an online program.

Features

- **Hands-on activities will help you write a detailed business plan.** You'll map out a clear and complete description of your business. When you are ready to apply for a business loan, you'll impress lenders by being fully prepared to explain your ideas.
- **You can find the money to start a business.** Start Right: Build Your Own Business explains your options, from keeping your day job to finding investors.

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Knowing the benefits and drawbacks of every option will help you make the best choice for you.

- **You'll know how to manage your personal and business finances.** When your personal finances are in good shape, you'll be better prepared to manage your business finances. Charts and worksheets will teach you how to effectively handle your personal finances, and how to understand and manage your business books.
- **You'll learn how to choose an accountant, an attorney and other professionals whose advice you'll need while you start and run your business.** You'll learn how to choose professionals you feel comfortable with, how often to meet with them and what questions to ask.
- **Checklists and activities throughout the book will help you stay organized and on track.** As you complete the checklist of items in each chapter, you'll move forward with confidence, knowing that you are more prepared to succeed as a business owner.
- **You'll learn how to avoid common business mistakes.** Start Right: Build Your Own Business draws on 30 years of experience from an expert who helps business owners start and run successful small businesses. If you apply the information in Start Right, you can run a business.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **10 Steps to Buying a Car**

Purchase Online Course ($50): https://www.financialeducationprograms.com/cart.php?product=teno&agency=0241-88

Overview

WE LOVE OUR VEHICLES

As Americans, we love our vehicles. We remember our first vehicles and our favorite vehicles. We remember the ride we drove in high school or college. In reality, most of us can recall every auto we have ever driven. For some of us, our car or truck is a friend that we name. Our car is something we use to transport people and pets we love and care about as well as go on adventures to new and exciting places. For some of us, our cars become our hobbies, working either on or through racing. Cars are a part of our American life.

When we buy a car, we want a good deal ... even a great deal on a reliable car. We want to be treated fairly and to receive good financing. This does not just happen. One car dealer is not going to tell us the other dealership is having a sale. A financial institution is not going to tell us to check out the financing at a different financial institution. **Finding the best deal takes work on our part before we ever start looking at cars at the dealership.**

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Features

10 Steps to Buying a Car will take you through all ten steps to buying a car that will leave you feeling good financially and getting a car you love.

- STEP ONE: DETERMINE WHAT PAYMENT YOU CAN AFFORD
- STEP TWO: KNOW HOW MUCH TOTAL DEBT YOU CAN AFFORD
- STEP THREE: KNOW YOUR CREDIT REPORT DETAILS AND CREDIT SCORE
- STEP FOUR: VISIT A LENDER
- STEP FIVE: DETERMINE WHAT DO YOU WANT IN A CAR, TRUCK, OR SUV
- STEP SIX: SHOP FOR THE CAR OR TRUCK YOU WANT
- STEP SEVEN: NEGOTIATE THE DEAL
- STEP EIGHT: FINANCE THE DEAL
- STEP NINE: INSURING YOUR PURCHASE
- STEP TEN: FINALIZING THE FINANCING

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Make Your Move (Español)**

Comprar Curso en Línea Para Una Persona ($100): https://www.financialeducationprograms.com/cart.php?product=mymso&agency=0241-88

Comprar Curso en Línea Para Parejas ($100): https://www.financialeducationprograms.com/cart.php?product=mymso&agency=0241-88&joint=y

Visión de conjunto

Comprar una casa es probablemente la compra más grande y más cara que jamás harás. Educarse antes de convertirse en propietario puede ayudarle a obtener el mejor hogar para su dinero. El curso Make Your Move... A Guide to Homeownership te ayudará a entender los términos utilizados en el proceso de compra de la casa, los profesionales con los que trabajarás y los documentos que necesitarás para cerrar tu préstamo. Usted aprenderá qué esperar mientras pasa por el proceso de comprar y comprar una casa. Usted aprenderá cómo obtener el mejor trato, y cómo evitar los prestamistas depredadores. Recibirá un certificado cuando termine el curso.

Características

- **Make Your Move le ayuda a convertirse en un dueño de casa con experiencia financiera.** Usted aprenderá por qué necesita para obtener sus finanzas en forma, y cómo hacerlo, antes incluso de empezar a buscar en las casas. Aprenderá cómo crear un presupuesto, revisar su informe de crédito y obtener sus documentos financieros en orden. Hacer todo esto le ayudará a estar bien preparado para solicitar un préstamo.

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- **¿Corredores de bienes raíces? ¿Los inspectores de casa? ¿Suscriptores? Usted aprenderá acerca de los profesionales que están involucrados en el proceso de compra de la casa**, y su papel en asegurarse de que usted consigue en el hogar que mejor se adapte a sus necesidades y presupuesto.
- **Usted aprenderá cómo encontrar el prestamista derecho, y cómo a esquemas de préstamos cuestionables o depredadores.**
- **Hay más para comprar una casa que acaba de encontrar uno que te gusta.** Aprenderá cómo seleccionar la casa adecuada o crear una, si esa es la opción que prefiere. En última instancia, su objetivo es encontrar una casa que te gusta que se ajuste a su presupuesto y sus necesidades.
- **Usted aprenderá sobre el proceso de aprobación de crédito y muchos de los tipos de préstamos disponibles para los compradores de vivienda.** Algunos préstamos especializados pueden estar disponibles para usted basado en sus ingresos, vocación u otros criterios. Después de obtener su préstamo, aprenderá sobre los pasos involucrados en hacer una oferta y el cierre de la compra de su nuevo hogar.
- **Usted aprenderá a ser un buen dueño de casa.** Make Your Move incluye listas de tareas de mantenimiento estacional. Usted aprenderá por qué las reparaciones y el mantenimiento son esenciales cuando usted está viviendo en su casa, y cuando usted quiere venderlo.

Especificaciones técnicas (Sólo en línea)

- Internet Explorer 10.0 o superior
- Acceso a Internet
- Windows 8 o superior
- Cuenta de correo electrónico
- Java script debe estar habilitado
- Cookies deben estar habilitadas

Get In Touch

You can contact us any way that is convenient for you. You can also use a quick contact form below or visit our office personally.

Email us with any questions or inquiries or use our contact form at https://www.financialeducationprograms.com/contacts.php?agency=0241-88. We would be happy to answer your questions.

Phone

561-472-8000

E-mail

community@debthelper.com

Headquarters

1325 N Congress Ave Ste 201 West Palm Beach FL 33401

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Group Workshops: Free Financial Education Webinars – DebtHelper.com

Can help with: Debt & Credit ›

Website	https://www.debthelper.com/personal-finance-education
Email	community@debthelper.com

Free Financial Education Webinars

DebtHelper.com believes that education is the cornerstone to a secure financial future. Financial literacy is often overlooked as a necessary curriculum in our educational system and therefore DebtHelper.com strives to provide personal finance education whenever possible to local high school, college and community groups.

For community groups, schools and businesses located in the South Florida area, Credit Card Management Services offers free, on-site personal finance and credit education seminars cateredto your audience's needs. If you are interested in having a DebtHelper.com credit counselor provide a personal finance and credit presentation to your group please e-mail at community@debthelper.com or call (561) 472-8000.

The DebtHelper.com Financial Life Skills awareness program is offering the following seminars, programs and materials NOW and, as always, FREE to consumer groups:

- **How to Create a Spending Plan:**

Participants taking this course learn to how to create and utilize a spending plan. This course includes money saving suggestions to help consumers develop realistic financial goals.

- **Budgeting:**

The seminar takes participants through the entire budgeting process, offering money saving suggestions and the development of realistic financial goals.

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This seminar takes an in-depth look at why consumers overspend and subsequently fall into serious debt along with steps to recovery.

- **Improving Your Credit Score/Factors of Scoring:**

This seminar offers a graphic picture as to how the score is created; what goes into a credit score; and what can be done to improve it?

- **When Good Debts Go Bad:**

This seminar follows the path of a bad debt, illustrates exactly what will happen, provides a list of debtors' rights and guides participants into a better understanding of the debt process.

- **How to Read Your Credit Report:**

This seminar teaches consumers how to read and how to obtain a free credit report.

- **Self Help:**

Many people have practically given up when it comes to finances or feeling like they are playing on a level field. This seminar offers some personal finance networking avenues, methods to bring the entire family into the self-help process and educates on empowerment methods to financial self sustenance.

- **The Importance of Credit:**

How can a consumer borrow or buy anything if they have credit issues? This seminar will provide information about establishing and maintaining good credit, what creditors are looking for and why, sometimes, having bad credit is better than having no credit at all.

- **Buying a Home:**

This seminar concentrates predominantly on what's needed before going to a broker or lender, types of mortgages, where assistance may be available and the importance of purchase preparation.

- **Credit DOs and DON'Ts:**

Some consumers are relatively puzzled as to what their responsibilities are and how to thwart financial problems. This seminar gives preventative and pro-active solutions to potential and existing credit mishaps.

- **Post-Purchase Homebuyers:**

This seminar answers the questions: What to do after you are in the home? How do you handle small repairs? How can I save money on utilities? These topics and much more are examined.

To schedule a free seminar at your place of business, please Call DebtHelper.com today: (561) 472-8000.

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Debtors Anonymous

Can help with: Support Groups ›

Website	https://debtorsanonymous.org/meeting-info/
Email	new@debtorsanonymous.org

A 12 Step recovery program for people who want to stop incurring unsecured debt.

Is your life unmanageable because of debt? Are you sick of bouncing checks, paying late fees, and having creditors knocking at your door? Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others.

Phone is answered during normal business hours. Website provides meeting locator 24/7. In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors. Debtors Anonymous is a non-profit organization based on the Twelve-Step principles of Alcoholics Anonymous. Compulsive debting can also affect those who are self-employed or business owners. For them, Business Debtors Anonymous meetings are available to address their specific needs.

Please visit the following website to search virtual (video, phone, and email) and face-to-face meetings: https://debtorsanonymous.org/meeting-info/

Download free Debtors Anonymous literature: https://debtorsanonymous.org/getting-started/free-literature/

About Debtors Anonymous

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering in their lives and the lives of others.

Is D.A. for You? 15 Questions

Most compulsive debtors will answer “yes” to at least eight of the following 15 questions:

1. Are your debts making your home life unhappy?
2. Does the pressure of your debts distract you from your daily work?
3. Are your debts affecting your reputation?
4. Do your debts cause you to think less of yourself?
5. Have you ever given false information in order to obtain credit?

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6. Have you ever made unrealistic promises to your creditors?
7. Does the pressure of your debts make you careless of the welfare of your family?
8. Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
9. When faced with a difficult financial situation, does the prospect of borrowing give you an inordinate feeling of relief?
10. Does the pressure of your debts cause you to have difficulty sleeping?
11. Has the pressure of your debts ever caused you to consider getting drunk?
12. Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
13. Do you usually expect a negative response when you are subject to a credit investigation?
14. Have you ever developed a strict regimen for paying off your debts, only to break it under pressure?
15. Do you justify your debts by telling yourself that you are superior to the “other” people, and when you get your “break” you’ll be out of debt overnight?

How did you score? If you answered yes to eight or more of these questions, the chances are that you have a problem with compulsive debt or are well on your way to having one. If this is the case, today can be a turning point in your life.

We have all arrived at this crossroad. One road, a soft road, lures you on to further despair, illness, ruin, and in some cases, mental institutions, prison, or suicide. The other road, a more challenging road, leads to self-respect, solvency, healing, and personal fulfillment. We urge you to take the first difficult step onto the more solid road now.

The Twelve Steps of D.A.

1. We admitted we were powerless over debt—that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood Him.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

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The Twelve Traditions of D.A.

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority–a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose–to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, films, television and all other public media.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

What is Business Debtors Anonymous (B.D.A.)?

Business Debtors Anonymous (B.D.A., formerly known as Business Owners Debtors Anonymous, or B.O.D.A.) is a distinct and dynamic but not separate part of D.A., created to focus on the recovery of members of the fellowship who are business owners. Together, members of B.D.A. support one another in applying the D.A. principles and tools when owning and running a business. You can find free helpful literature here: https://debtorsanonymous.org/getting-started/free-literature/.

However, as part of D.A., there is no separate membership for attending Business Debtors Anonymous meetings. It is understood that paying bills for goods and services rendered according to agreed upon terms does not constitute debting.

How do you know if you are a compulsively debting business owner? Some of the experiences and behaviors that led to compulsive debting were:

- We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.
- We confused our personal finances with our business finances.
- We often did not know the exact costs of our overhead, operating expenses, or profit margins.
- We had no business plan.
- We lived in a state of deprivation for the sake of our business.

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- We under valued and under priced our goods and services.

In B.D.A. we learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable. We accumulate cash reserves, pay our bills and employees on time. and build a thriving, prosperous, debt-free and financially solvent business.

The Tools for Business Debtors Anonymous:

1. We keep separate professional and personal financial records and bank accounts.
2. We write annual one-year business plans with definable and accountable goals and targets.
3. We keep clean, orderly, and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due-dates on our calendar.
4. We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.
5. We remain mindful that dollars spent should generate revenue, and we compare prices before making purchases.
6. We maintain clarity about the overhead and profit margins of every product or service we sell.
7. We pay our bills and invoice our clients promptly.
8. We put all our business agreements in writing and write our own Letters of Agreement.
9. We notice the competition but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.
10. We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities.
11. We bookend before and after making commitments and difficult business decisions or actions.
12. We are willing to be in charge of and responsible for our business. Professionals who work for us, such as accountants, lawyers, and consultants, are not our Higher Power.

This material is excerpted from Business Debtors Anonymous, a pamphlet which can be ordered from the General Service Office.

FAQ: Frequently Asked Questions

1. **What is the requirement for D.A .membership?**

The only requirement for membership is a desire to stop incurring unsecured debt.

2. **Does it cost anything to join D.A.?**

There are no dues or fees for DA membership; we are self-supporting through our own contributions.

3. **What happens at a D.A. meeting?**

While formats vary from region to region and meeting to meeting, there are some common elements to all of them: a reading of the preamble, a member chairing the meeting, announcements, a collection for the meeting's financial support, and sharing by others. Additionally, meeting may dedicate time to read the Twelve Steps, the Twelve Traditions, the Signs of Compulsive Debting, the Tools of D.A. and other literature. Usually meetings allocate time during or after a meeting on a monthly basis to hold a business meeting.

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Why is it important for newcomers to attend meetings regularly? We gain a sense of hope. We identify with others. We meet people who can help.

4. **What is compulsive debting?**

Compulsive debting is a disease. We have found that it is a disease that never gets better, only worse, as time goes on. It is a disease, progressive in its nature, which can never be cured but can be arrested.

This disease affected our vision of ourselves and of the world around us. It led us to believe that we were “not enough” – at home, at work, in social situations, in love relationships. It also led us to believe that there is not enough out there in the world for us. The disease manufactured a sense of impoverishment in all that we did and saw. In reaction to this, we withdrew into a dream world, fretted over money, and avoided responsibilities.

5. **What is compulsive spending?**

Compulsive spending is one of the symptoms of the disease of debting, and begins to lose its hold on us only after we have stopped incurring any new unsecured debt one day at a time.

6. **What is anonymity?**

We respect the anonymity of others. The principle of anonymity means we do not take outside the meetings what we hear and see in the meetings. Most of us like our identities and stories to remain confidential. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

7. **What are the 12 Steps of D.A.?**
    1. We admitted we were powerless over debt–that our lives had become unmanageable.
    2. Came to believe that a Power greater than ourselves could restore us to sanity.
    3. Made a decision to turn our will and our lives over to the care of God as we understood Him.
    4. Made a searching and fearless moral inventory of ourselves.
    5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
    6. Were entirely ready to have God remove all these defects of character.
    7. Humbly asked Him to remove our shortcomings.
    8. Made a list of all persons we had harmed and became willing to make amends to them all.
    9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
    10. Continued to take personal inventory and when we were wrong promptly admitted it.
    11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
    12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.
8. **What is Solvency?**

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Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral.

9. **What are Pressure Relief Groups and Pressure Relief Meetings?**

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.

Program Phones

800-421-2383 Helpline Operates During Normal Business Hours

781-453-2743 Business Line

(781) 453-2745 Fax

Website: https://debtorsanonymous.org/meeting-info/

Email: new@debtorsanonymous.org

Department of Elder Affairs - State of Florida - Utility Bill Assistance

Can help with: Utility Bill ›

Phone	Elder Helpline 1-800-963-5337

Information regarding elder services and activities is available through the Elder Helpline Information and Assistance service within each Florida County.

All Elder Helplines can be accessed through the Florida Telecommunication Relay System (1-800-955-8771 for TDD or 1-800-955-8770 for Voice) which allows telephone calls to be placed between TDD users and non-users with the help of specially trained operators translating the calls.

Contact By County

Alachua: 800-262-2243	**Baker:** 888-242-4464	**Bay:** 866-467-4624
Bradford: 800-262-2243	**Brevard:** 407-514-0019	**Broward:** 954-745-9779
Calhoun: 866-467-4624	**Charlotte:** 239-652-6901	**Citrus:** 800-262-2243
Clay: 888-242-4464	**Collier:** 239-652-6901	**Columbia:** 800-262-2243
DeSoto: 239-652-6901	**Dixie:** 800-262-2243	**Duval:** 888-242-4464
Escambia: 850-494-7100	**Flagler:** 888-242-4464	**Franklin:** 866-467-4624
Gadsden: 866-467-4624	**Gilchrist:** 800-262-2243	**Glades:** 239-652-6901
Gulf: 866-467-4624	**Hamilton:** 800-262-2243	**Hardee:** 800-336-2226
Hendry: 239-652-6901	**Hernando:** 800-262-2243	**Highlands:** 800-336-2226
Hillsborough: 800-336-2226	**Holmes:** 866-467-4624	**Indian River:** 866-684-5885
Jackson: 866-467-4624	**Jefferson:** 866-467-4624	**Lafayette:** 800-262-2243

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Lake: 800-262-2243	**Lee:** 239-652-6901	**Leon:** 866-467-4624
Levy: 800-262-2243	**Liberty:** 866-467-4624	**Madison:** 866-467-4624
Manatee: 800-336-2226	**Marion:** 800-262-2243	**Martin:** 866-684-5885
Miami-Dade: 305-670-4357	**Monroe:** 305-670-4357	**Nassau:** 888-242-4464
Okaloosa: 850-494-7100	**Okeechobee:** 866-684-5885	**Orange:** 407-514-0019
Osceola: 407-514-0019	**Palm Beach:** 561-214-8600	**Pasco:** 727-217-8111
Pinellas: 727-217-8111	**Polk:** 800-336-2226	**Putnam:** 800-262-2243
Santa Rosa: 850-494-7100	**Sarasota:** 239-652-6901	**Seminole:** 407-514-0019
St. Johns: 888-242-4464	**St. Lucie:** 866-684-5885	**Sumter:** 800-262-2243
Suwannee: 800-262-2243	**Taylor:** 866-467-4624	**Union:** 800-262-2243
Volusia: 888-242-4464	**Wakulla:** 866-467-4624	**Walton:** 850-494-7100
Washington: 866-467-4624		

Duke Energy - Utility Bill Assistance

Can help with: Utility Bill ›

Assistance programs

Duke Energy is reaching out to customers who are past due through email and/or text with information about utility assistance administered by agencies in their local communities.

- **LIHEAP**

This income-based program allows those earning below certain thresholds to qualify for federal energy bill assistance money through the Low Income Home Energy Assistance Program (LIHEAP) program. The qualifying income thresholds are based on factors that include household income and the number of people living in a home. To learn how to qualify and apply for LIHEAP funds visit: Low-Income Home Energy Assistance Program (LIHEAP)

- **Homeowner Assistance Fund**

The Homeowner Assistance Fund is a new federal program established for homeowners experiencing a financial hardship after Jan. 21, 2020, as a result of COVID-19. Funds will help prevent homeowner mortgage delinquencies, defaults, foreclosures and loss of utility service. Homeowners with an income equal to or less than 150% of the area median (average) income may be eligible. Learn more: Homeowner Assistance Fund

- **Assistance agency funds**

Some customers may also qualify for assistance from various government and nonprofit programs for utility bills and other household expenses. 211.org is a free service to help customers find local community agencies that can help meet a wide range of needs, including utility bills, housing, food and other essentials, child and elder care, medical expenses and health counseling. To learn about agencies that serve your area dial 211, visit 211.org online or text your zip code to 898211 for information on where to get help.

- **Budget Billing**

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Duke Energy's Budget Billing option lets customers pay one predictable amount every month to better manage their budget. The amount is periodically reviewed and adjusted. Learn more about Budget Billing here.

- **Pick Your Due Date**

With Pick Your Due Date, customers can choose the date they want their Duke Energy bill to be due each month. Pick Your Due Date can give customers even more control over their energy bills. Learn more: www.duke-energy.com/home/billing/pick-your-due-date.

- **Installment Plans**

Installment plans give customers more flexibility to pay a past-due balance over a longer period. Customers can request a few extra days or restructure the past-due balance into a monthly payment plan. Customers should contact Duke Energy to discuss options available to them: 800.700.8744.

FCCG A Chance for Change Recovery Workbooks – Book #4 "Managing Your Finances"

Can help with: Budget Tools & Workbooks ›

Get the full details: This resource is included in FCCG's free Problem Gambling Resource Packs for HelpLine Literature Packets. Download them at gamblinghelp.org/literature.

The FCCG's **A Chance for Change Recovery Workbook Series** for gamblers, loved ones and older adult gamblers features one book within each of the series **(Workbook #4)** that addresses financial matters. These workbooks may be used under guidance with a treatment professional while attending counseling and self-help supports or independently.

1. **Gambler Series – English**
    1. Hard Copy
    2. Digital PDF
    3. Digital Audio (MP3)
    4. PDF CD's (Disc)
2. **Gambler Series – Spanish**
    1. Hard Copy
    2. Digital PDF
    3. Digital Audio (MP3)
    4. PDF CD's (Disc)
3. **Loved Ones Series – English**
    1. Hard Copy
    2. Digital PDF
    3. Digital Audio (MP3)
    4. PDF CD's (Disc)
4. **Loved Ones Series – Spanish**
    1. Hard Copy
    2. Digital PDF

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3. Digital Audio (MP3)
4. PDF CD’s (Disc)

5. **Senior Series – English**
   1. Hard Copy
   2. Digital PDF
   3. Digital Audio (MP3)
   4. PDF CD’s (Disc)
6. **Senior Series – Spanish**
   1. Hard Copy
   2. Digital PDF
   3. Digital Audio (MP3)
   4. PDF CD’s (Disc)

FCCG Debt & Budgeting Toolkit

Can help with: Budget Tools & Workbooks ›

Get the full details: This resource is included in FCCG’s free Problem Gambling Resource Packs for HelpLine Literature Packets. Download them at gamblinghelp.org/literature.

A financial budgeting assistance program is available that provides financial guidance for problem gamblers though peer supports. The FCCG’s **Financial Budget Toolkit** provides financial guidance through assistance in the development of a budget and payment plan as well as accountability for problem gamblers though peer supports. The budgeting plan is developed based upon the available income (or amount of money coming in), regular bills that need to be paid (i.e. rent/mortgage, utilities, food, etc.), and the amount of gambling related debts that may be owed. Utilization of the Budget Toolkit can help develop goals and measures to sustain a budget and help ensure long-term positive financial sustainability.

1. **Budget Toolkit – English**
   1. Hard Copy
   2. PDF
2. **Budget Toolkit – Spanish**
   1. Hard Copy
   2. PDF

Federal Trade Commission – Consumer Advice: Credit, Loans, and Debt

Can help with: Debt & Credit ›

Website	https://consumer.ftc.gov/credit-loans-and-debt/credit-and-debt

Credit, Loans, and Debt

Learn about getting and using credit, borrowing money, and managing debt.

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Credit and Debt

What to know about your credit history, using credit and debit cards, managing your debt, and debt collection.

Learn more: https://consumer.ftc.gov/credit-loans-and-debt/credit-and-debt

Loans and Mortgages

Understanding consumer loans, including payday loans and car title loans, plus home mortgages and home equity loans.

Learn more: https://consumer.ftc.gov/credit-loans-and-debt/loans-and-mortgages

Related Scams

- Debt and Credit Scams: https://consumer.ftc.gov/all-scams/debt-credit-scams
- Student Loan and Education Scams: https://consumer.ftc.gov/all-scams/student-loan-education-scams
- Rental and Housing Scams: https://consumer.ftc.gov/all-scams/rental-housing-scams
- Car Buying Scams: https://consumer.ftc.gov/all-scams/car-buying-scams

Website: https://consumer.ftc.gov/credit-loans-debt

Federal Trade Commission – Get Your Free Credit Report (AnnualCreditReport.com)

Can help with: Debt & Credit ›

Phone	call 1-877-322-8228, or
Website	https://consumer.ftc.gov/articles/free-credit-reports

Free Credit Reports

Your credit report is an important part of your financial life. It can determine whether you can get credit, how good or bad the terms for getting credit are, and how much it costs you to borrow money. Learn how to get your free credit report — and why it's a good idea.

Watch the video to learn more: https://vimeo.com/352064477

About Credit Reports

What is a credit report?

A credit report is a summary of your personal credit history. Your credit report includes identifying information — like your address and date of birth — and information about your credit history — like how you pay your bills or if you filed for bankruptcy. Three nationwide credit bureaus (Equifax, Experian, and TransUnion) collect and update this information. Not all creditors report information to credit bureaus, but most nationwide chain store and bank credit card accounts, along with loans, are included in credit reports.

The information in your credit report can affect your buying power. It can also affect your chance to get a job, rent or buy a place to live, and buy insurance. Credit bureaus sell the information in your report to businesses that use it to decide whether to loan you money, give you credit, offer you insurance, or rent you a home. Some employers use credit reports in hiring decisions. The strength of your credit history also affects how much you will have to pay to borrow money.

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The credit bureaus must

- make sure that the information they collect about you is accurate
- give you a free copy of your report once every 12 months
- give you a chance to fix any mistakes

The Fair Credit Reporting Act (FCRA), a federal law, requires this.

Why get a copy of my report?

Getting your credit report can help protect your credit history from errors and help you spot signs of identity theft.

Check to be sure the information is accurate, complete, and up-to-date. It's important to do this at least once a year. Be sure to check before you apply for credit, a loan, insurance, or a job. If you find mistakes on your credit report, contact the credit bureaus and the business that supplied the information to get the mistakes removed from your report (https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports).

Check to help spot identity theft (https://www.consumer.ftc.gov/articles/what-know-about-identity-theft). Mistakes on your credit report might be a sign of identity theft. Once identity thieves steal your personal information — like your name, date of birth, address, credit card or bank account, Social Security, or medical insurance account numbers — they can drain your bank account, run up charges on your credit cards, get new credit cards in your name, open a phone, cable, or other utility account in your name, steal your tax refund, use your health insurance to get medical care, or pretend to be you if they are arrested.

Identity theft can damage your credit with unpaid bills and past-due accounts. If you think someone might be misusing your personal information, go to IdentityTheft.gov to report it and get a personalized recovery plan.

How To Get Your Free Annual Credit Reports

How do I order my free annual credit reports?

The three nationwide credit bureaus — Equifax, Experian, and TransUnion — have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three credit bureaus individually. These are the only ways to order your free annual credit reports:

- visit AnnualCreditReport.com
- complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

Only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit reports you are entitled to by law.

How often can I get a free report?

Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. In addition, the three bureaus have permanently extended a program that lets you check your credit report from each once a week for free at AnnualCreditReport.com.

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Also, everyone in the U.S. can get six free credit reports per year from Equifax through 2026 by visiting AnnualCreditReport.com. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) that you can get annually at AnnualCreditReport.com.

Are there other ways to get a free report?

Under federal law, you're entitled to a free credit report if

- you get a notice saying that your application for credit, employment, insurance, or other benefit has been denied, or another unfavorable action has been taken against you based on information in your credit report. That's known as an adverse action notice. You must ask for your report within 60 days of getting the notice. The notice will give you the name, address, and phone number of the credit bureau, and you can request your free report from them.
- you're out of work and plan to look for a job within 60 days
- you're getting public assistance
- your report is inaccurate because of identity theft or other fraud
- you have a fraud alert on your credit file

If you fall into one of these categories, contact a credit bureau. Use the contact information below or at https://www.identitytheft.gov/#/CreditBureauContacts.

What To Expect When You Order Your Credit Reports

What information do I have to give?

To keep your account and information secure, the credit bureaus have a process to verify your identity. Be prepared to give your name, address, Social Security number, and date of birth. If you've moved in the last two years, you may have to give your previous address. They'll ask you some questions that only you would know, like the amount of your monthly mortgage payment. You must answer these questions for each credit bureau, even if you're asking for your credit reports from each credit bureau at the same time. Each credit bureau may ask you for different information because the information each has in your file may come from different sources.

When will my report arrive?

Depending on how you ordered it, you can get it right away or within 15 days

- online at AnnualCreditReport.com — you'll get access immediately
- by calling toll-free 1-877-322-8228 — it'll be processed and mailed to you within 15 days
- by mail using the Annual Credit Report Request Form (https://www.annualcreditreport.com/manualRequestForm.action) — it'll be processed and mailed to you within 15 days of receipt of your request

It may take longer to get your report if the credit bureau needs more information to verify your identity.

Can I get my reports in Braille, large print, or audio formats?

Yes, your free annual credit reports are available in Braille, large print, or audio formats. It takes about three weeks to get your credit reports in these formats.

If you are a person who is blind or print disabled, call 877-322-8228, give personal information to verify your identity, give additional information to certify that you're visually impaired according to the Americans with Disabilities Act, then pick the format you want.

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If you are a person who is deaf or hard of hearing, call 7-1-1 to access your local TDD service, then refer the Relay Operator to AnnualCreditReport.com's TDD service at 1-800-821-7232.

How To Monitor Your Credit Reports

Is it good to order reports from all three credit bureaus at the same time?

You have options: order your free reports at the same time, or stagger your requests throughout the year. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Because each nationwide credit bureau gets its information from different sources, the information in your report from one credit bureau may not be the same as the information in your reports from the other two credit bureaus.

Is it possible to buy a copy of my report?

Yes, if you don't qualify for a free report, a credit bureau may charge you a reasonable amount for a copy of your report. But before you pay for a report, always check to see if you can get a copy for free from AnnualCreditReport.com.

To buy a copy of your report, contact the nationwide credit bureaus:

- Equifax: 1-800-685-1111; https://www.equifax.com/personal/credit-report-services
- Experian: 1-888-397-3742; https://www.experian.com/help/
- TransUnion: 1-888-909-8872; https://transunion.com/credit-help

Who Can Get Copies of Your Credit Reports

Federal law says who can get your credit report. If you're applying for a loan, credit card, insurance, car lease, or an apartment, those businesses can order a copy of your report, which helps in making credit decisions. A current or prospective employer can get a copy of your credit report — but only if you agree to it in writing.

Avoid Other Sites Offering Free Credit Reports

You might see companies and sites offering free credit reports, but there's only one authorized place to get the free annual credit reports you're entitled to by law: AnnualCreditReport.com. Other sites pretend to be associated with AnnualCreditReport.com or claim to offer free credit reports, free credit scores, or free credit monitoring. They also use terms like "free report" in their names. They might even have URLs that misspell — on purpose — AnnualCreditReport.com in the hope that you'll mistype the name of the official site. If you visit one of these imposter sites, you might wind up on other sites that want to sell you something or collect — and then sell or misuse — your personal information. AnnualCreditReport.com and the credit bureaus will not email you asking for your Social Security number or account information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from AnnualCreditReport.com or any of the credit bureaus, don't reply or click on any link in the message. It's probably a scam.

Report Scams

If you see a scam, fraud, or bad business practices, tell the FTC at ReportFraud.ftc.gov. We can't resolve your individual report, but we use reports to investigate and bring cases to stop wrongdoing. Your report can help protect others from fraud.

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Feeding America – OrderAhead.org

Can help with: Food ›

About OrderAhead

OrderAhead is a fast, convenient, private way for you and your family to get the food you need.

OrderAhead was developed by Feeding America and its network of Food Banks to make it easier for people seeking food assistance to get the help they need.

Feeding America is a nonprofit network of more than 200 food banks that help feed more than 46 million people through food pantries, soup kitchens, shelters, and other community-based agencies. It is the second largest U.S. charity. In 2019, Feeding America saved more than 72 billion pounds of food that would have been thrown away.

Why OrderAhead?

1. **Saves time**

Order and sign up from a smart phone, tablet or computer, and pick up your order at a time and location convenient for you.

2. **Privacy**

Get the assistance you need on your terms.

3. **Customized**

Choose the products that work for you and your family.

How It Works: Step by Step

1. **Choose a pick up location and time** Choose a pickup location and pickup window or select a delivery time slot if available. You can learn more about the instructions for each location in the details section.
2. **Shop what is in stock that week** Add available items to your cart. When you are ready click on the cart to complete your order.
3. **Register and checkout** Create an account or log in and complete the checkout process.
4. **Pick up your free groceries!** You will get an order confirmation and reminder to pickup your order either by email or text.

Financial Assistance Resources from FPL - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.fpl.com/help/assistance.html

Florida Power & Light Company (FPL) partners with nonprofit and government agencies across Florida to help customers access financial assistance for their energy needs. These resources are organized by county and include both federal and community-based programs. Funding availability may vary, so customers are encouraged to contact their local agencies for the most current information.

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LIHEAP – Low Income Home Energy Assistance Program

LIHEAP is a federally funded program designed to help low-income households pay for home energy costs, including electricity bills, cooling, and heating expenses.

Eligibility:

- Based on household income and size
  - Priority given to households with elderly, disabled, or young children
  - Available statewide through local agencies

Benefits:

- One-time or ongoing bill payment assistance
  - Crisis assistance for households facing immediate energy disconnection
  - Weatherization support in some cases

How to Apply:

Visit your county's designated LIHEAP agency listed on the FPL assistance page or contact your local community action agency.

EHEAP – Emergency Home Energy Assistance for the Elderly Program

EHEAP provides emergency energy assistance to low-income households with at least one member aged 60 or older. It helps seniors avoid disconnection and maintain safe living conditions.

Eligibility:

- Household must include a senior aged 60+
  - Income must meet program guidelines
  - Proof of emergency (e.g., past-due bill, disconnection notice)

Benefits:

- Emergency bill payment assistance
  - Support during extreme weather or health-related energy crises
  - Available through local aging services or senior resource centers

How to Apply:

Contact your county's designated EHEAP provider listed on the FPL assistance page or reach out to your local Area Agency on Aging.

FPL Care To Share® Program

The FPL Care to Share program is a charitable program run by Florida Power & Light (FPL) to help customers in need pay their energy bills and make necessary electrical repairs. It's funded by donations from FPL employees, shareholders, and customers. The program provides emergency assistance to individuals and families experiencing financial hardship.

County-Specific Resources

FPL's assistance directory includes detailed contact information for agencies in nearly every Florida county. To see the full directory for the State of Florida, visit **https://www.fpl.com/help/assistance.html**.

Alachua County

- **Salvation Army** FPL Care To Share® | Call 352-376-1743
- **Central Florida Community Action Agency, Inc.** LIHEAP | Apply now

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- **Mid-Florida Area Agency on Aging, Inc.** EHEAP | Call 352-692-5237

Baker County

- **Salvation Army** FPL Care To Share® | Call 904-259-4481
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now
- **Baker County Council on Aging** EHEAP | Call 904-259-2223

Bradford County

- **Suwannee River Economic Council** FPL Care To Share® | Call 904-964-6696 LIHEAP | Apply Now
- **Mid-Florida Area Agency on Aging, Inc.** EHEAP | Call 352-692-5237

Brevard County

- **Area Agency on Aging of Central Florida, Inc.** EHEAP | Call 407-514-1800
- **Salvation Army - North & Central** FPL Care To Share® | Call 321-632-6060
- **Salvation Army - South** FPL Care To Share® | Call 321-724-0494
- **Brevard County Housing and Human Services**
- LIHEAP | Apply Now

Broward County

- **Family Success** FPL Care To Share® | Call 954-357-5025 LIHEAP | Apply Now
- **Area Agency on Aging of Broward County** EHEAP | Call 954-745-9779
- **Salvation Army** FPL Care To Share® | Call 954-524-6991

Charlotte County

- **Salvation Army** FPL Care To Share® | Call 941-629-5950
- **Charlotte County Human Services** LIHEAP | Apply Now
- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)

Clay County

- **Salvation Army** FPL Care To Share® | 904-276-6677
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now

Collier County

- **Agriculture & Labor Program (ALPI)** LIHEAP | Apply Now
- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)
- **Salvation Army** FPL Care To Share® | Call 239-210-4009

Columbia County

- **Suwannee River Economic Council** FPL Care To Share® | Call 386-752-8726 LIHEAP | Apply Now
- **Mid-Florida Area Agency on Aging, Inc.** EHEAP | Call 352-692-5237

DeSoto County

- **DeSoto County Social Services** LIHEAP | Apply Now
- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)
- **Salvation Army** FPL Care To Share® | Call 863-491-0455

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Duval County

- **Northeast Florida Area Agency on Aging, Inc.** EHEAP | Call 904-391-6600 / 1-888-242-4464
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now
- **Salvation Army** FPL Care To Share® | Call 904-356-8641

Flagler County

- **Northeast Florida Area Agency on Aging, Inc.** EHEAP | Call 904-391-6600
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now
- **Salvation Army** FPL Care To Share® | Call 904-356-8641

Glades County

- **Agriculture & Labor Program (ALPI)** LIHEAP | Apply Now
- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)
- **Salvation Army** FPL Care To Share® | Call 863-233-6190

Hardee County

- **Step-Up Suncoast** LIHEAP | Apply Now
- **NU-HOPE Elder Care Services, Inc.** EHEAP | Call 863-773-2022

Hendry County

- **Agriculture & Labor Program (ALPI)** LIHEAP | Apply Now
- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)
- **Salvation Army** FPL Care To Share® | Call 863-674-1441

Highlands County

- **Agriculture & Labor Program (ALPI)** LIHEAP | Apply Now
- **NU-HOPE Elder Care Services, Inc.** EHEAP | Call 863-382-2134
- **Salvation Army** FPL Care To Share® | Call 863-385-7548

Indian River County

- **Area Agency on Aging for Palm Beach/Treasure Coast** EHEAP | Call 561-684-5885
- **Economic Opportunities Council of Indian River County** LIHEAP | Apply Now
- **Indian River County Human Services** FPL Care To Share® | Call 772 226-1422
- **Salvation Army** FPL Care To Share® | Call 772-978-0265

Lee County

- **Lee County Human Services** LIHEAP | Apply Now
- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)
- **Salvation Army** FPL Care To Share® | Call 239-334-3745

Manatee County

- **Step-Up Suncoast** LIHEAP | Apply Now
- **Manatee County Services for Seniors** EHEAP | Call 941-749-3030
- **Salvation Army** FPL Care To Share® | Call 941-748-5110

Martin County

- **Economic Opportunities Council of Martin County** LIHEAP | Apply Now
- **Area Agency on Aging for Palm Beach/Treasure Coast** EHEAP | Call 561-684-5885

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- **St. Vincent de Paul - Hobe Sound/South County area** FPL Care To Share® | Call 772-546-2492
- **Salvation Army** FPL Care To Share® | Call 772-464-4846

Miami-Dade County

- **Alliance for Aging Inc.** EHEAP | Call 305-670-HELP (4357)
- **Salvation Army** FPL Care To Share® | Call 305-456-5850
- **Culmer/Overtown Service Center** FPL Care To Share® | Call 305-438-4161
- **Edison/Little River Service Center** FPL Care To Share® | Call 305-758-9662
- **Florida City/Homestead Service Center** FPL Care To Share® | Call 305-247-2068
- **Frankie Shannon Rolle Service Center** FPL Care To Share® | Call 305-446-3311
- **Joseph Caleb Service Center** FPL Care To Share® | Call 305-756-2830
- **Miami Gardens Service Center** FPL Care To Share® | Call 305-623-6500
- **Naranja Service Center** FPL Care To Share® | Call 305-258-5471
- **South Beach Service Center** FPL Care To Share® | Call 305-672-1705
- **Wynwood Service Center** FPL Care To Share® | Call 305-547-7661
- **Perrine Neighborhood Center** 305-254-5904
- **Community Action** LIHEAP | Apply Now

Nassau County

- **Northeast Florida Area Agency on Aging, Inc.** EHEAP | Call 904-391-6600
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now
- **Salvation Army** FPL Care To Share® | Call 904-321-0435

Okeechobee County

- **Okeechobee Senior Services** EHEAP | Call 863-462-5180
- **Salvation Army** FPL Care To Share® | Call 863-763-6020
- **Economic Opportunities Council of Indian River County** LIHEAP | Apply Now

Palm Beach County

- **Salvation Army Care of Palm Beach County** Care to Share® | Call 561-686-3530
- **Palm Beach County Government** LIHEAP, FPL Care To Share® | Apply Now
- **Area Agency on Aging for Palm Beach/Treasure Coast** EHEAP | Call 561-684-5885
- **Division of Human Services North area -north side of Forest Hill Blvd to Martin County line** FPL Care To Share® | Call 561-694-7450
- **Division of Human Services South area -south side of Forest Hill Blvd to Broward County line** FPL Care To Share® | Call 561-274-1130
- **Division of Human Services West area - 20 Mile Bend west covering Belle Glade/Pahokee/South Bay** FPL Care To Share® | Call 561-996-1630

Putnam County

- **Mid-Florida Area Agency on Aging, Inc.** EHEAP | Call 352-692-5237
- **Palatka Christian Service Center** FPL Care To Share® | Call 386-328-0984
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now

Sarasota County

- **Salvation Army** LIHEAP | Call Sarasota: 941-364-8845, Extension 3152 FPL Care To Share® | Call Sarasota, Venice & North Port: Direct Line, 941-556-0234

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- **Area Agency on Aging for SW Florida** EHEAP | Call 866-413-5337 (866-41-ELDER)

Seminole County

- **Area Agency on Aging of Central Florida, Inc.** EHEAP | Call 407-514-1800
- **Salvation Army** FPL Care To Share® | Call 407-322-2642
- **City of Sanford** LIHEAP | Apply Now

St. Johns County

- **Northeast Florida Area Agency on Aging, Inc.** EHEAP | Call 904-391-6600
- **Northeast Florida Community Action Agency** LIHEAP | Apply Now
- **Salvation Army** FPL Care To Share® | Call 904-824-6956

St. Lucie County

- **Agriculture & Labor Program (ALPI)** LIHEAP | Apply Now
- **Area Agency on Aging for Palm Beach/Treasure Coast** EHEAP | Call 561-684-5885
- **Salvation Army** FPL Care To Share® | Call 772-464-4846

Suwannee County

- **Suwannee River Economic Council** FPL Care To Share® | Call 352-692-5237 LIHEAP | Apply Now
- **Mid-Florida Area Agency on Aging, Inc.** EHEAP | Call 352-692-5237

Union County

- **Suwannee River Economic Council** FPL Care To Share® | Call 904-964-6696 LIHEAP | Apply Now
- **Mid-Florida Area Agency on Aging, Inc.** EHEAP | Call 352-692-5237

Volusia County

- **Salvation Army** FPL Care To Share® | Call Daytona (386-255-2594) Deland (386-738-2406) New Smyrna (386-410-3258)
- **Volusia County Human Services** LIHEAP | Call 386-736-2700
- **Northeast Florida Area Agency on Aging, Inc.** EHEAP | Call 904-391-6600

Florida Department of Agriculture and Consumer Services: Summer Break Spot

Can help with: Food ›

Website	https://www.summerbreakspot.org/
Email	InfoFNW@FDACS.gov

The Summer BreakSpot Program, also known as the Summer Food Service Program, is federally funded under the U.S. Department of Agriculture (USDA) and, in Florida, administered by the Florida Department of Agriculture and Consumer Services. Sites are locally operated by nonprofit organizations that provide the meals and receive a reimbursement from USDA.

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When schools are released for the summer, our website stays up-to-date with an interactive map that allows you to find meal locations. You can also find a location by texting the word “Food” or “Comida” to 304-304.

Summer BreakSpot sites serve nutritionally balanced meals that meet USDA guidelines.

Breakfasts include:

- 1 serving of milk
  - 1 serving of fruits or vegetables
  - 1 serving of grains

Lunches/Suppers include:

- 1 serving of milk
  - 2 servings of fruits and/or vegetables
  - 1 serving of grains
  - 1 serving of protein

Snacks include 2 of the following:

- 1 serving of milk
  - 1 serving of fruits or vegetables
  - 1 serving of grains
  - 1 serving of protein

Requirements

At almost all sites, there is no application necessary and any child 18 or younger can simply come during meal times to receive a meal.

Contact

Contact our office to find out if a partner already exists in your area by emailing InfoFNW@FDACS.gov or calling 1-800-504-6609. If there are no meal sites in your area, you can help to find community partners. A school district, nonprofit organization or local government agency can become a partner that is responsible for the administration of the program.

Florida Department of Children and Families - Relative Caregiver Cash Assistance Program

Can help with: Cash ›

Website	https://www.myflfamilies.com/services/public-assistance/temporary-cash-assistance

Temporary Cash Assistance (TCA), Office of Economic Self-Sufficiency (ACCESS) - Florida Department of Children and Families (myflfamilies.com)

General Overview

This program provides monthly cash assistance to relatives who meet eligibility rules and have custody of a child under age 18 who has been court ordered dependent by a Florida court and placed in their home by the Department of Children and Families Child Welfare/ Community Based Care (CW/CBC) contracted provider. The monthly cash assistance amount

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is higher than the Temporary Cash Assistance for one child, but less than the amount paid for a child in the foster care program.

Only the child's income and assets are counted when determining eligibility and payment amounts. Payments are based on the child's age and any countable income. Monthly payments for children with no countable income are as follows:

- Age 0 through 5 - $242 per child
- Age 6 through 12 - $249 per child
- Age 13 through 17 - $298 per child

Eligibility Rules

Only the child must pass all eligibility rules to get Relative Caregiver benefits. Some of the eligibility rules are:

- **Citizenship** - Individuals must be US citizens or qualified non-citizens.
- **Residency** - Individuals must live in the state of Florida.
- **SSN** - Child must have a social security number or prove they have applied for one.
- **Assets** - Child's countable assets must be equal to or less than $2000.
- **Relationship** - Relative caregiver must be within the specified degree of relationship to the parent or stepparent of the child.
- **Income** - Child's net countable income cannot exceed the payment standard for the child's age(see payment amounts above).
- **Child Support Cooperation** - Relative caregiver must cooperate with child support enforcement to identify and locate the parents, to prove a child's legal relationship to their parent and to get the court order child support payments.
- **Immunizations -** Children under age 5 must be current with immunizations.
- **Learnfare** - Child age 6 to 18 must attend school.

Florida Department of Children and Families - Temporary Cash Assistance (TCA)

Can help with: Cash ›

Website	https://www.myflfamilies.com/services/public-assistance/temporary-cash-assistance

Temporary Cash Assistance (TCA), Office of Economic Self-Sufficiency (ACCESS) - Florida Department of Children and Families (myflfamilies.com)

General Overview

The TCA program provides cash assistance to families with children under the age of 18 or under age 19 if full time secondary (high school) school students, that meet the technical, income, and asset requirements. The program helps families become self-supporting while allowing children to remain in their own homes. Pregnant women may also receive TCA, either in the third trimester of pregnancy if unable to work, or in the 9th month of pregnancy. Parents, children and minor siblings who live together must apply together.

Eligibility Rules

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A person must pass all eligibility rules to get TCA benefits. Some of the eligibility rules are:

- **Time Limits** - Cash assistance is limited to a lifetime total of 48 months as an adult (except for child only cases, which have no time limit).
- **Work Rules** - Some people must participate in work activities unless they meet an exemption. Regional Workforce Boards provide work activities and services needed to get or keep a job.
- **Income and Deductions** - Gross income must be less than 185% of the Federal Poverty level and countable income can't be higher than the payment standard for the family size. Individuals get a $90 deduction from their gross earned income.
- **Citizenship** - Individuals must be U.S. citizens or qualified non-citizens.
- **Residency** - Individuals must live in the state of Florida.
- **SSN -** Individuals must provide a Social Security Number or proof they have applied for one.
- **Assets** - A family's countable assets must be equal to or less than $2,000. Licensed vehicles needed for individuals subject to the work requirement may not exceed a combined value of $8,500.
- **Relationship** - A child must be living in the home maintained by a parent or a relative who is a blood relative of the child.
- **Child Support Cooperation** - The parent or the caretaker relative of the children must cooperate with child support enforcement to identify and locate the parent(s) who do not live in the child's home, to prove a child's legal relationship to their parent and to get the court to order child support payments.
- Immunization - Children under age 5 must be up to date with childhood immunizations (shots).
- Learnfare - Children age 6 to 18 must attend school and parents/caretakers must attend school conferences.

Florida Department of Education – Division of Early Learning – FL

Can help with: Child Care ›

Address	325 West Gaines Street, Tallahassee, Florida 32399
Phone	Phone: 866-357-3239
Website	https://www.floridaearlylearning.com/

Website: https://www.floridaearlylearning.com/

Part of the Florida Department of Education, the Division of Early Learning dedicates its people, time and energy to ensuring access, affordability and quality of early learning services for the state's children and families. We support children, their families and the child care providers who serve them by partnering with 30 early learning coalitions and Redlands Christian Migrant Association to deliver three programs: School Readiness, Voluntary Prekindergarten (VPK) and Child Care Resource and Referral.

What is School Readiness (SR)?

Florida's School Readiness Program (SR) offers financial assistance to eligible low-income families for early education and care so they can become financially self-sufficient and their young children can be successful in school in the future. Even before children attend

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prekindergarten, they gain from experiences that help them enter school ready for kindergarten. Services vary based on individual needs and range from developmental screening to child assessments for children ages birth to school-age. The SR program is funded primarily by the federal Child Care and Development Fund Block Grant. The Division of Early Learning (DEL) is the lead administrator for the SR program at the state level and partners with 30 local early learning coalitions statewide and Redlands Christian Migrant Association to deliver SR services and supports statewide.

For an overview of School Readiness, check out the SR Fact Sheet in English (PDF) and SR Fact Sheet in Spanish (PDF).

Benefits of SR:

- Help prepare young children to start kindergarten ready to learn.
- Helps working families afford high-quality early learning services.
- Keeps parents in the workforce and/or participating in educational or training activities.
- Provides parents information about child development, early childhood screenings and family well-being.
- Parents can choose from private centers and schools, public schools, and family childcare homes.
- **School Readiness Program** Get help paying for child care with School Readiness financial assistance. CLICK HERE

Families with low incomes in Florida who are trying to work or get training to work may be eligible for school readiness help.

The School Readiness Program offers financial assistance to low-income families for early child education and care so families can become financially self-sufficient and their young children can be successful in school in the future.

Services vary based on individual need and range from extended day to extended year and school age care in some instances.

The program takes into account a child’s physical, social, emotional and intellectual development; involves parents as their child's first teacher; prepares children to be ready for school; and gives parents information about child development and other topics of interest.

School readiness programs provide developmental screenings for children and referrals to health and educational specialists, and work in cooperation with other programs for young children such as Head Start, Early Head Start and the VPK program.

Apply for School Readiness

- **Child Care Resource & Referral Info**

Child Care Resource & Referral Find quality child care with Child Care Resource & Referral. CLICK HERE

- **Head Start**

Head Start Put your child on the path to prosperity with Head Start and Early Head Start. CLICK HERE

Who is Eligible for SR?

- Parent(s) must be working or participating in an educational activity such as attending college or trade school at least 20 hours per week.
- Gross income must be at or below 150 percent of federal poverty level for family size.

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- Families must pay a copayment for child care based on income and family size.
- Other children may be eligible if they have special needs or are at-risk of abuse, neglect or abandonment, or if their parents are homeless, victims of domestic violence or are low-income migrant families or farm workers.

School Readiness funds are intended to help income-eligible families. But they may also include recipients of temporary cash assistance who meet federal work requirements; families with at-risk children of abuse, neglect or abandonment; homeless parents, parents who are victims of domestic violence; teenage parents; low-income migrant families or farm workers; or families of children with disabilities and special health care needs.

To learn more about eligibility criteria, contact your county's early learning coalition or call the Child Care Resource and Referral Network at 1-866-357-3239.

How to Apply for SR?

Parents must:

- Apply for services in the Family Portal
- Read about Florida Early Learning and Developmental Standards

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Florida Discount Drug Card Program

Can help with: Medical & Dental ›

The Florida Discount Drug Card is available to all Florida residents without restriction and is accepted at over 60,000 pharmacies nationwide. Enroll by Telephone: **866-341-8894** or TTY Users dial 711

Florida Housing Coalition - State Housing Initiatives Partnership (SHIP) Program

Can help with: Housing & Shelter › Mortgage & Rent ›

Website	https://flhousing.org/ship/

State Housing Initiatives Partnership (SHIP)

What's SHIP?

The State Housing Initiatives Partnership program, or SHIP, serves low and moderate income families (example a single person making up to $58,080 in Broward County, Florida). Its primary purpose is to make homeownership affordable.

SHIP dollars may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. SHIP funds may be used to assist units that meet the standards of chapter 553.

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How to Apply

If you would like to apply for housing assistance, please contact the Florida Housing Coalition at 1.800.677.4548 for additional information or contact the County or City SHIP office near you.

Florida Housing Finance Corporation- FloridaHousingSearch.org

Can help with: Housing & Shelter › | Debt & Credit ›

Website	https://www.floridahousingsearch.org/

This is a free, state resource for renters and property managers in Florida. Dynamic search options can help you find available rental housing fit your needs and income.

General Resources

- State of Florida Website - Provides state and local government information.
- Florida Association of Counties
- Florida League of Cities
- Florida Association for Community Action - Directory of programs and services
- Volunteers of America of Florida - Volunteers of America of Florida is a human service organization that has been serving our community for decades.
- State Housing Initiative Program (SHIP) - The State Housing Initiatives Partnership program (SHIP) provides funds to local governments to serve very low, low, and moderate income families.
- HUD Approved Housing Counselors - Credit counseling and homeownership education
- Florida Mobile Home Relocation Corporation
- Information and Referral for various human services: Florida 2-1-1- Network

Homeless Resources

- Florida Department of Children and Families, Office on Homelessness
- Florida Coalition to End Homelessness
- Local Homeless Coalitions (Lead Agencies)

Rent and Utility Assistance Resources

- Low Income Home Energy Assistance Program
- Explanation of Section 8 from HUD
- Local Public Housing Authorities
- State Housing Initiatives Partnership (SHIP) - Local government program
- Find Local SHIP Offices

Resources for People with Disabilities

- Agency for Persons with Disabilities
- Clearinghouse on Disability Information
- Florida Alliance for Assistive Services and Technology
- Disability Rights Florida
- Florida Association of Centers for Independent Living

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Hurricane Preparedness and Recovery

- Florida Division of Emergency Management
- Florida Hurricane Tips, Info, Maps, and Safety
- United Way of Florida
- Florida American Red Cross Chapters
- Florida Hurricane Catastrophe Fund

Landlord-Tenant

- Florida Law Help - Funded by the Florida Bar Foundation
- Florida Department of Agriculture and Consumer Services

Elder Resources

- Department of Elder Affairs
- Florida Affordable Assisted Living
- Florida Association for Area Agencies on Aging

Fair Housing and Legal Assistance

- Florida Commission on Human Relations
- HUD Fair Housing Department
- Florida Law Help - Funded by the Florida Bar Foundation

Contact

Toll-Free: 1.877.428.8844

Español: 1.877.428.8844

Fax: 1.704.334.0779

TDD/TTY: 7-1-1

The Florida Housing Finance Corporation (Florida Housing) was created by the state Legislature 40 years ago to assist in providing a range of affordable housing opportunities for residents that help make Florida communities great places in which to live, work and do business. Our vision is to be recognized as an outstanding provider of innovative, measurable, data-driven and fiscally sustainable solutions that respond to the affordable housing challenges of our state.

Today, Florida Housing continues its mission by increasing affordable housing opportunities and ensuring that its programs are well matched to the needs of those we serve. We know that we cannot accomplish our mission alone. As such, we continue to work with local governments, non-profits, elected officials and others to help spread the importance of affordable housing in Florida’s communities.

Multifamily Development

Multifamily development programs (or rental housing program) include State Apartment Incentive Loan (SAIL), Multifamily Mortgage Revenue Bonds (MMRB), Florida Affordable Housing Guarantee (Guarantee Program), HOME Investment Partnerships, Elderly Housing Community Loan (EHCL), Low Income Housing Tax Credit (LIHTC) program, Grants to Serve Persons with Developmental Disabilities and National Housing Trust Fund.

Special Programs

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Florida Housing's special programs include the State Housing Initiatives Partnership (SHIP), Predevelopment Loan Program (PLP), Demonstration Loans, Foreclosure Counseling Program (FCP), and the Affordable Housing Catalyst Program (Catalyst).

Homeownership

Florida Housing's homeownership programs include Homebuyer Loan programs, Downpayment Assistance programs (DPA), and the Homeownership Pool Program (HOP).

FloridaHousingSearch.org

Florida Housing provides a web-based rental housing locator (**https://www.floridahousingsearch.org/**) that allows the public to search for affordable rental housing 24 hours a day, seven days a week. In addition, a toll-free, bilingual call center is available Monday – Friday for those without access to the Internet.

Florida Impact to End Hunger

Can help with: **Food ›**

Website	https://floridaimpact.org/

Florida Impact to End Hunger is dedicated to advancing health equity by ending hunger for all Floridians. We mobilize communities to maximize access to federal, state, and local food and nutrition programs with a focus on Florida's most vulnerable populations.

Contact your local 2-1-1 for information & Referral

Florida Keys Electric Cooperative - Utility Bill Assistance

Can help with: **Utility Bill ›**

FKEC members who find themselves unable to partially or completely pay their electric bill, should call Member Service at (305) 852-2431 to customize a payment plan to manage their balance and maintain electric service. FKEC is working to help affected members make payments to the best of their ability to prevent the accumulation of a larger balance.

FloridaDebtRelief.org

Can help with: **Debt & Credit ›**

Website	https://www.floridadebtrelief.org/consolidate/
Email	support@envoymediagroup.com

We're here to help.

- **Florida residents are struggling** to keep up with payments as interest rates and costs of living rise.
- **The growing bills have become so overwhelming,** many feel stuck and don't know what to do next.
- **This led more than 13,000 residents to reach out for help last month.**
- **Most are trying their best** to get out, but high interest payments are making it nearly impossible to catch up. Many are concerned bankruptcy will soon be their only option.

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- **By answering a few simple questions,** residents can receive a free evaluation (https://www.floridadebtrelief.org/consolidate/) and find out if they can consolidate multiple payments into one.

An Overview of Relief Resources

View all below videos at https://www.floridadebtrelief.org/:

- **How Our Site Works:** This video explains how bills can often become overwhelming due to unexpected life events such as a business downturn, reduction in income, or medical hardship. It's important for consumers to be aware of all options available to help with unmanageable bills -- as well as state and federal hardship assistance available for individuals and families.
- **Understanding Consumer Protections:** This video provides information on federal regulations and protections in place to help consumers understand their rights and responsibilities.
- **Truth-in-Lending Act/Credit Card Accountability and Disclosure Act:** This video provides details on the Truth-In-Lending Act which protects consumers from unfair and predatory lending and credit card practices.
- **The Fair Debt Collection Practices Act:** This video explains how the FDCPA protects consumers against unfair and abusive collection practices.
- **The Consumer Financial Protection Bureau:** This video provides an overview of the Consumer Financial Protection Bureau, including its mission and purpose as an agency dedicated to making sure individuals and families are treated fairly by banks, lenders, and other financial institutions.
- **Understanding Consolidation Loans and Options:** This video summarizes options available to consumers who are experiencing financial hardship. It's important for consumers to understand consolidation loans and options, as well as bankruptcy rights, requirements, and regulations.
- **Steps State Residents Can Take on Their Own:** This video provides a variety of information regarding DIY self-help options available to consumers experiencing financial difficulty. It's important to be educated on budgeting, spending and self-help options available to consumers who desire to take control of their financial future.
- **Foreclosure Assistance:** This video educates consumers facing home foreclosure of the state and federal resources available to help, as well as steps they can take to avoid foreclosure.
- **Tax Help: The Taxpayer Advocate Service:** This video informs taxpayers of a resource available to help taxpayers via the "IRS Taxpayer Advocate Service". Known as the "taxpayer's voice at the IRS", it was mandated and created as an independent agency to help taxpayers resolve IRS issues.
- **Resources to Help Families, Veterans, Elderly:** This video provides information on a wide range of local, state, and federal resources available to help families, veterans, and the elderly experiencing personal or financial hardship.
- **Teaching Children About Financial Responsibility:** This video highlights the importance of educating young people on all areas of financial responsibility and management.
- **People Helping People Meeting People Where They Are:** This video explains how important it is for people from all walks of life to share their story – as a source of hope and encouragement to empower others.

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Help for Florida Residents – Hardship Resources

Watch the Overview Video: https://www.youtube.com/watch?v=FnkWNORrAoY

There are a variety of state, federal, and local resources available for those in need of support. These resources are provided to assist people in a variety of hardships and circumstances. Note that the resources linked here are not provided directly by FloridaDebtRelief.org. Instead, this page is intended to provide a starting point for finding the best help available for a variety of situations.

Local Information

Social programs and relief resources are often provided through a variety of government entities. The federal government often funds states, who in turn fund counties to provide relief for their residents. Sometimes, relief benefits and resources are administered directly at the federal level. In other cases, your state may directly grant benefits. But in many cases, you can access local resources at the city and/or county level. You may be able to take advantage of assistance and programs that are offered in your local area.

The following links provide information specific to your county. Simply click on the link, locate your county, and gain access to news, information, and hardship relief resources in your area. Additionally, sometimes simply entering your city name and the word "hardship" or "relief" in a search engine can help steer you in the right direction for your specific, local needs.

Find County Emergency Management Resources: https://www.floridadisaster.org/counties/

General Guidance

We know that hardship brings worry and stress. There is a ton of information out there and you may not know where to start. Fortunately, many entities, including creditors, lenders, service providers, legal entities, and more, are willing to provide assistance and leniency while you're working to figure things out.

Our Story

We began in 2007 as a credit education organization – helping individuals and families understand all about personal credit and the wise use of credit. Then, in 2008 a financial crisis hit with cheap, easy-to-obtain credit and lax lending standards that led to a housing bubble that quickly grew out of control. The recession that followed caused many people to lose their savings, and their homes. People began to reach out to us for help, not for credit information, but to cope with overwhelming bills. In response, we first educated ourselves on all aspects of coping with debts including consolidation options as well as DIY self-help steps consumers can take on their own. Now, through educating individuals and families on consolidation options, free DIY resources through Project Debt Box, and providing information and access to hardship assistance and social services for those in the most difficult of situations, we now support a community committed to encourage, empower, and inspire each other.

About Us

FloridaDebtRelief.org assists individuals, families, and businesses with education and resources to understand and access debt consolidation options. In addition we provide

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access to state and federal hardship resources as well as self-help strategies for better budgeting and financial management.

While FloridaDebtRelief.org strives to provide visitors with information appropriate for each person, every situation is unique and debt consolidation may not be beneficial for all circumstances. It is recommended that individuals seek the advice of a financial or legal professional to properly understand potential benefits as well as the short and long-term effects of individual debt consolidation options on personal credit and credit scores.

A Note from the Founder

We hope this website provides you with valuable information to help you better understand your debt consolidation options.

If you're like many people in debt, you may not be aware of the debt consolidation options available to you. Debt consolidation, depending on your financial situation, could help to reduce your interest rates, lower your payments, or even help you get out of debt entirely. While exploring debt consolidation options can sometimes be stressful – many people find it reassuring to know that there are options available to help them regain control of finances and avoid bankruptcy.

Please be advised that, while debt consolidation can help to reduce debts and potentially save a substantial amount of money, they do not make debts magically go away. Consumers need the basic discipline to meet the terms of their new debt consolidation plan, should they decide to pursue debt consolidation.

FloridaDebtRelief.org does not provide direct debt consolidation services but serves to connect consumers, upon request, to BBB accredited companies that offer a free evaluation and review of consolidation options at no obligation.

Finally, prior to taking any major financial action, we recommend consumers take the time to understand the implications of debt consolidation and be fully informed of the pros and cons of any and all consolidation plans.

Here's to your financial freedom!

Walter E. Burch

Editor-in-Chief

FloridaDebtRelief.org

Please note that we serve visitors through permission-based marketing whereby consumers are requesting debt consolidation options and under no circumstances do we utilize the services of outbound telemarketing firms or auto-dialers. Recently, we have become aware of companies or organizations who call individuals using our good name to deceive the public. This is not our company making these automated calls to consumers and it is our policy not to engage in this form of marketing.

You may contact us (for customer support and technical assistance related to FloridaDebtRelief.org) at: support@envoymediagroup.com or by calling (800) 708-2392 PST.

Phone: 1-877-959-7177

Phone (Español): 1-855-996-0444

Debt Consolidation Hotline: 1-888-491-7114

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Website: https://www.floridadebtrelief.org/

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Envoy Media Group, Inc.

30721 Russell Ranch Road, Suite 140

Westlake Village, CA 91362

Phone: (800) 708-2392 (Customer Service and Technical Support)

Programs offered by FloridaDebtRelief.org (12):

Assistance for Children and Families – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Children-and-Families.html

Watch the Overview Video: https://www.youtube.com/watch?v=d2h3oNljMx0

Assistance for Children and Families

Hardship can hit especially hard for families with children. Whether you're a parent who's struggling to make ends meet to provide for your family, having difficulty finding affordable childcare for your children, needing educational resources for your children, or you have other concerns related to the health and welfare of your children, there are resources and programs that can help ease the stress and strain of managing through crisis.

Federal Resources

- Find Assistance for Low-Income Families: https://www.usa.gov/benefit-finder
- Get Comprehensive Information About Resources and Programs from the Administration for Children and Families (HHS): https://acf.gov:443/

State Resources

- Check Eligibility and File for Food, Medical, or Temporary Cash Assistance: http://www.myflorida.com/accessflorida/
- View General Information about the Food Assistance Program: https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap
- View General Information about Medicaid: https://www.myflfamilies.com/medicaid
- View General Information about the Temporary Cash Assistance Program: https://www.myflfamilies.com/service-programs/access/temporary-cash-assistance.shtml#moe
- Get Disaster Resource Information from the Division of Emergency Management: https://www.floridadisaster.org/

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Children-and-Families.html

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Debt Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Debt.html

Watch the Overview Video: https://www.youtube.com/watch?v=H3lwlVH1cdA

Debt Assistance

Debt can be crippling to individuals, families, and businesses. While most people carry some form of debt, hardships and unforeseen circumstances can cause it to quickly spiral out of control. Debt can feel like an anchor, a constant weight on everyday life with seemingly no way to climb out of it. Fortunately, there are many options to help get a handle on debt, including consolidation and DIY tools and practices.

Federal Resources

- Get Tips to Help Ease the Impact of Debt During the Coronavirus: https://www.consumerfinance.gov/archive/blog/coronavirus-and-dealing-debt-tips-help-ease-impact/
- Avoid Debt Relief Scams (FTC): https://www.ftc.gov/news-events/media-resources/consumer-finance/debt-relief-credit-repair-scams
- Learn How you can Cope with Debt (FTC): https://www.consumer.ftc.gov/articles/0150-coping-debt

State Resources

- Get Help Managing your Debt Today: https://www.floridadebtrelief.org/

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Debt.html

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Assistance for the Elderly and Aging – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Elderly-and-Aging.html

Watch the Overview Video: https://www.youtube.com/watch?v=LqRJwuQrrzc

Assistance for the Elderly and Aging

If you are a senior citizen facing hardship, there may be resources and programs available to help you. Whether your specific hardship is financial, medical, or something else, there are many entities that offer programs designed to help.

Federal Resources

- View General Info on Benefits for Senior Citizens: https://www.usa.gov/benefit-finder
- Explore Social Service Programs for Senior Citizens (HHS): https://www.hhs.gov/programs/social-services/programs-for-seniors/index.html
- Get COVID-19 Guidance for Older Adults (CDC): https://www.cdc.gov/aging/covid19-guidance.html
- See if You're Eligible for Medicare: https://www.usa.gov/medicare

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- See if You're Eligible for the Senior Community Service Employment Program: https://www.usa.gov/job-training
- Check Eligibility for the Senior Farmers' Market Nutrition Program: https://www.usa.gov/senior-food-programs
- Visit the Social Security Administration Website: https://www.ssa.gov/
- View Eligibility for Disaster Resources for Older Americans: https://acl.gov/programs/aging-and-disability-networks
- Get Housing Information for Senior Citizens: https://www.hud.gov/topics/information_for_senior_citizens

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Elderly-and-Aging.html

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Housing, Mortgage, and Rent Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Housing-and-Mortgage.html

Watch the Overview Video: https://www.youtube.com/watch?v=W6o3ahCojjk

Housing, Mortgage, and Rent Assistance

Housing: it's a fundamental need and can also be the source of major stress and financial instability. During times of hardship, finding ways to keep a roof over your head may seem nearly impossible. The threat of foreclosures and evictions may keep you up at night, but you are not alone, and there are programs that can help. Many mortgage companies are offering loan forbearance, and many landlords have pressed pause on evictions.

Take a look at the resources below to browse various options that may provide relief for your specific housing hardship.

Federal Resources

- Find a Housing Counseling Expert: https://www.makinghomeaffordable.gov/get-answers/get-answers-how-to-find-housing-counselor
- Avoid Foreclosure Rescue Scams: https://www.makinghomeaffordable.gov/get-answers/get-answers-how-avoid-scams
- Get Information on Avoiding Foreclosure (HUD): https://www.hud.gov/topics/avoiding_foreclosure
- View the Housing Choice Vouchers Fact Sheet (HUD): https://www.hud.gov/topics/housing_choice_voucher_program_section_8
- Learn About Mortgage Relief and Forbearance (HUD): https://www.hud.gov/coronavirus/homeowners

State Resources

- Find Housing Assistance Resources Through Your County: https://www.hud.gov/contactus/public-housing-contacts

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Housing-and-Mortgage.html

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Physical, Mental, and Emotional Wellness – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Physical-Mental-and-Emotional-Wellness.html

Watch the Overview Video: https://www.youtube.com/watch?v=6da9U2Hq3c0

Physical, Mental, and Emotional Wellness

During times of hardship, it is important to do the best you can to make sure you take care of yourself; after all, it's nearly impossible to take care of others when you're not looking out for YOU. Check out the links below to get some facts, dispel some myths, get some tips, and learn some coping techniques to keep you balanced, even when dealing with stressful situations. While some of these resources are specific to the coronavirus, there are many practical tips and tools that can help keep you well and help you navigate any type of hardship.

Federal Resources

- Get a Comprehensive Overview on Stress and How to Manage It (NLM): https://medlineplus.gov/stress.html
- Learn about the Guidelines for Healthy Physical Activity (HHS): https://odphp.health.gov/our-work/nutrition-physical-activity/physical-activity-guidelines/current-guidelines
- Learn to Cope with Stress Amid the COVID-19 Pandemic (CDC): https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html
- Protect Yourself and Others from the Spread of COVID-19 (WHO): https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Physical-Mental-and-Emotional-Wellness.html

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Small Businesses Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Small-Business.html

Watch the Overview Video: https://www.youtube.com/watch?v=ijTKpKilTXA

Small Businesses Assistance

Owning your own business can come with its fair share of challenges and hardship, especially during times of economic downturn. However, there are many options for business owners who need assistance. Whether you're in need of financial assistance or general guidelines and advice, there are resources available to help you navigate challenging situations.

Federal Resources

- Learn How the CARES Act Provides Assistance to Small Businesses: https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses
- Apply for Disaster Assistance with the SBA: https://www.sba.gov/disaster/

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- Discover Coronavirus Relief Options and Funding Programs (SBA): https://www.sba.gov/funding-programs/loans/coronavirus-relief-options
- Learn About the Economic Injury Disaster Loan Emergency Advance (SBA): https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance
- Learn about the Small Business Association Debt Relief Measures (SBA): https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief

State Resources

- Get General Information Related to Small Businesses: http://floridasbdc.org/
- Find Relief for Businesses Affected by COVID-19: https://floridasbdc.org/services/consulting/preparedness/

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Small-Business.html

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Student Aid – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Students.html

Watch the Overview Video: https://www.youtube.com/watch?v=8ipCaF3LVpY

Student Aid

If you're a student and finding it difficult to pay for school and other expenses, all while maintaining your studies, help is available. The federal government has enacted programs for students facing hardship, and you may be able to take advantage of one or more of the current assistance options.

Federal Resources

- Get Information about the CARES Act Higher Education Emergency Relief Fund (DOE): https://www2.ed.gov/about/offices/list/ope/caresact.html
- Understand Financial Aid and the Various Types (DOE): https://studentaid.gov/h/understand-aid/
- Get Temporary Relief from Student Loans: https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief
- Avoid Financial Aid Scams (FTC): https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams

State Resources

- Find Comprehensive Information and Resources for Schools, Colleges, Universities, and Child Care Programs: https://www.floridahealth.gov/diseases-and-conditions/disease/covid-19/
- Get Information about Student Loan Forbearance and Deferment: http://www.floridastudentfinancialaid.org/FFELP/Student_2nd_Level/student_page_2.html

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Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Students.html

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Tax Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Taxes.html

Watch the Overview Video: https://www.youtube.com/watch?v=UbjivN1jJEI

Tax Assistance

Taxes can be burdensome under normal circumstances, but especially during times of hardship. Maybe you underestimated your tax liability and didn't pay enough throughout the year, causing you to owe on your income taxes. Maybe you have an accumulation of back taxes that just won't seem to go away. Perhaps you still haven't filed and are concerned about the consequences of filing late. Whatever your specific tax situation, there may be policies, programs, and resources that can help.

Federal Resources

- Get Information on Tax Relief and Economic Impact Payments (IRS): https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments
- Get Answers to Frequently Asked Questions and Search/Browse Dozens of Tax-Related Categories (IRS): https://www.taxpayeradvocate.irs.gov/get-help

State Resources

- Search and Browse General Taxpayer Information: https://floridarevenue.com/property/Pages/Taxpayers.aspx

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Taxes.html

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Unemployment Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Unemployment.html

Watch the Overview Video: https://www.youtube.com/watch?v=zp065QdtzNI

Unemployment Assistance

Sometimes unemployment comes without warning. Any number of factors can converge and you may find yourself suddenly unemployed. Whether due to economic factors, personal or family factors, or medical emergencies, the loss of a job can make for stressful times in one's life. Even with advanced warning, you may not have the runway you need to find gainful employment before losing your job. The good news is, there are resources that can not only provide financial breathing room, but also provide guidance to help you navigate this uncertain period and get you back on your feet.

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Federal Resources

- Get Unemployment Insurance Relief Information (DOL): https://www.dol.gov/coronavirus/unemployment-insurance
- See if You Qualify for Social Security Disability (SSA): https://www.ssa.gov/benefits/disability/

State Resources

- Visit Florida's Reemployment Assistance Program Website for Comprehensive Info: http://www.floridajobs.org/
- Apply for Reemployment Assistance: https://fileaclaim.myflorida.com/app/1

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Unemployment.html

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Assistance for Veterans – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Veterans.html

Watch the Overview Video: https://www.youtube.com/watch?v=4p_LkrJVa60

Assistance for Veterans

If you are a veteran who is struggling with every-day-life situations like losing your job, a sudden decrease in income, struggling to pay for health care expenses, or a variety of other concerns, the U.S. Department of Veterans Affairs and other state agencies may be able to help. There are many options for relief and hardship assistance that may be available to you.

Federal Resources

- Get Assistance with Financial Hardship (VA): https://www.va.gov/health-care/pay-copay-bill/financial-hardship/
- Get Help Finding a Job (DOL): https://www.dol.gov/veterans/findajob/
- Get Help to Avoid Foreclosure (VA): https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/

State and Other Resources

- Explore Veteran's Benefits in Health Care, Education, Employment, Housing, Business, Claims, and More: https://floridavets.org/

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Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Veterans.html

Avoid Scams – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Avoiding-Scams.html

Watch the Overview Video: https://www.youtube.com/watch?v=Uz_NuMvQTTo

Avoid Scams

Unfortunately, there are many bad actors that try to take advantage of people who are enduring hardship. Scams, fraudulent offers, and attempts to steal your information come in all forms, shapes, and sizes. The good news is, you don't have to become a victim. Take a look at the useful tips and tools below that will help you safeguard your information and protect yourself from being taken advantage of.

Federal Resources

- Increase your Knowledge of the most Common Scams and Crimes (FBI): https://www.fbi.gov/scams-and-safety/common-scams-and-crimes
- Learn How To Safeguard Yourself against Common Scams (FTC): https://consumer.ftc.gov/articles/how-avoid-scam
- Avoid Coronavirus Scams through Phone, Email, and Texts (FCC): https://www.fcc.gov/covid-scams
- Get Insight into Various Types of Coronavirus Scams Aimed at Consumers (FTC): https://www.ftc.gov/coronavirus/scams-consumer-advice

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Avoiding-Scams.html

Free DIY Worksheets and Printouts – Project Debt Box – FloridaDebtRelief.org

Can help with: Debt & Credit ›

Website	https://www.floridadebtrelief.org/ProjectDebtBox/assets/Project-Debt-Box-53.zip

Enjoy life without debt. Free tools to help you.

Project Debt Box is a free community resource to help individuals and families break free from the burden of debt. Served over 1.5 million Florida residents!

- Get the free guide to Improving Credit and Understanding Debt
- “Debt Snowball” Worksheet
- “How to” Creditor Battle Plan
- Creating a Life of Financial Freedom
- 5 Factors That Affect Your Credit Score

...and more + free e-book Goodbye Debt Hello Future!

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Download My Free Tools (Project Debt Box): https://www.floridadebtrelief.org/ProjectDebtBox/assets/Project-Debt-Box-53.zip

Tools in the Project Debt Box Include:

- **Budget Worksheet -** Take control of your budget and spend with pur**pose**
- **Collections Battle Plan -** How to protect yourself if you have debt in collections
- **Creditor Battle Plan -** Tips for dealing with creditors
- **Debt Roadmap -** A plan for dealing with the personal, emotional, and financial aspects of debt
- **Creating a Life of Financial Freedom -** Your Quick Guide to managing credit & getting out of debt
- **Important Questions to Ask Before Consolidating -** 10 Things To Know About Your Consolidation Option**s**
- **Debt Snowball Worksheet -** Use the tried-and-true Debt Snowball method for rapidly paying down debt!
- **Recommended Financial Tools List -** Free and inexpensive resources for monitoring and managing credit
- **Understanding Your Credit Score -** See what goes into a credit score, and get tips for managing credit
- **Debt Payoff Weekly Checklist -** Small wins for paying off debt, each and every week
- **Creditor Call Log -** Keep track of calls when managing multiple creditors

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/PDB/

1. **FloridaDebtRelief.org – Debt Consolidation Hotline**

Consolidation Options for Florida Residents

Discover how Florida residents are consolidating bills into one lower monthly payment.

- Over 1.5 million FL residents served
- Consolidate Multiple Payments Into One
- Free Evaluation to See Options

Many individuals, families, and businesses were not aware of the help available for their debts. Last month, more than 13,000 Florida residents reached out, each with their own story and circumstances.

Debt Consolidation Hotline: 1-888-491-7114

Your debt consolidation evaluation is free and will not affect your credit.

Complete a Short Questionnaire to Setup Your Free Debt Consolidation Evaluation: https://www.floridadebtrelief.org/Consolidate/

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> **Website: https://www.floridadebtrelief.org/Consolidate/**

Florida’s SUNCAP Program

Can help with: Food ›

Please note: The Florida Department of Children and Families (DCF) reports that Florida’s SUNCAP Program ended September 30, 2026. Please contact the program to confirm its current status before applying.

Website	https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap

The SUNCAP Program is a special Food Assistance Program for individuals who receive Supplemental Security Income (SSI). You may be eligible to receive food assistance benefits through the SUNCAP Program without any additional application, paperwork, or interviews. If you already receive food assistance benefits in the regular Food Assistance Program, you may be automatically put in the SUNCAP Program when you become SSI eligible. If your food assistance benefits will go down because of SUNCAP, you may choose to continue receiving your food assistance benefits under the regular Food Assistance Program.

For more information, go to the SUNCAP Brochure (https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap)

- SUNCAP folleto en español (https://www.myflfamilies.com/documents/1111.pdf)
- SUNCAP bwochi an kreyòl ayisyen (https://www.myflfamilies.com/documents/1101.pdf)

What is the SUNCAP Food Assistance Program?

The SUNCAP Program is a special Food Assistance Program for individuals who receive Supplemental Security Income (SSI). You may be eligible to receive food assistance benefits through the SUNCAP Program without any additional application, paperwork, or interviews.

If you already receive food assistance benefits in the regular Food Assistance Program, you may be automatically put in the SUNCAP Program when you become SSI eligible.

If your food assistance benefits will go down because of SUNCAP, you may choose to continue receiving your food assistance benefits under the regular Food Assistance Program.

Florida currently serves over 44,000 SUNCAP households statewide.

Who is eligible for the SUNCAP Program?

Individuals may be eligible for SUNCAP if they wish to apply for Food Assistance and:

- Receive SSI,
- Are at least 18 years old,
- Are not working, and
- Purchase and prepare food alone.

What are the benefits of the SUNCAP Program?

- Your interview for SSI benefits is your interview for SUNCAP.
- You won ’t be asked to complete separate forms.
- You won ’t be asked for additional copies of your personal records.

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- You only have to report changes in your situation that are required by the Social Security Administration (SSA).
- You only need to be recertified every three years through your SSI renewal.
- You will receive an EBT (Electronic Benefit Transfer) card to access your Food Assistance benefits. Do I have to get my Food Assistance through the SUNCAP Program? No, you can choose to receive in the regular Food Assistance Program if you:
- Pay more than $35 a month in outof-pocket medical expenses; or
- Pay more than $800.00 per month for rent, mortgage, or property taxes.

Do I have to get my Food Assistance through the SUNCAP Program?

No, you can choose to receive in the regular Food Assistance Program if you:

- Pay more than $35 a month in outof-pocket medical expenses; or
- Pay more than $800.00 per month for rent, mortgage, or property taxes.

How do I apply for the SUNCAP Program?

File for SSI at one of the Florida Social Security offices, and Social Security will decide if you are eligible for SUNCAP, or

File for the regular Food Assistance Program, if you get SSI you will be converted to SUNCAP, or

Contact the SUNCAP Unit If you already get SSI, but do not get Food Assistance.

850-300-4323,

Florida Relay 711, or

1-800-955-8771(TTY)

- To apply for regular food assistance: https://www.myflorida.com/accessflorida/
- Conversion from the regular Food Assistance Program may take up to 90 days.
- SUNCAP cases are not eligible for Expedited Food Assistance or partial months of benefits.

Florida’s SUNCAP Program – Brochure

Can help with: Food ›

Please note: The Florida Department of Children and Families (DCF) reports that Florida’s SUNCAP Program ended September 30, 2026. Please contact the program to confirm its current status before applying.

Website	https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap

The SUNCAP Program is a special Food Assistance Program for individuals who receive Supplemental Security Income (SSI). You may be eligible to receive food assistance benefits through the SUNCAP Program without any additional application, paperwork, or interviews. If you already receive food assistance benefits in the regular Food Assistance Program, you may be automatically put in the SUNCAP Program when you become SSI eligible. If your food assistance benefits will go down because of SUNCAP, you may choose to continue receiving your food assistance benefits under the regular Food Assistance Program.

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For more information, go to the **SUNCAP Brochure** (**https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap**)

- **SUNCAP folleto en español** (**https://www.myflfamilies.com/documents/1111.pdf**)
- **SUNCAP bwochi an kreyòl ayisyen** (**https://www.myflfamilies.com/documents/1101.pdf**)

GA Pressure Relief Groups

Can help with: Support Groups ›

Get the full details: This program is included in FCCG's free Problem Gambling Resource Pack for Gamblers Anonymous Self-Help Support Groups. Download it at gamblinghelp.org/supportgroups.

Some Gamblers Anonymous chapters and/or meeting groups offer a **Pressure Relief Group** that assists the gambler and family members in addressing financial, legal and related problems due to gambling. The **Pressure Relief Group Meeting** is considered a valuable tool for compulsive gamblers. This confidential procedure is facilitated by an elected and experienced chairperson and includes the gambler, his or her partner, a concerned family member if he or she is not partnered, the gambler's sponsor and the partner's sponsor. There may be additional members of GA if the area has a committee. The objective of the meeting is to identify areas in one's life that are causing pressure or stress. Starting with the financial information can often lead to legal or vocational problems. The facilitator will gather financial information regarding income, assets, living expenses and debt, including a detailed list of all creditors so that a realistic plan can be put into place that provides for basic needs and debt resolution. GA strongly believes that restitution plays an important role in the recovery process. The goal of this process is to help relieve the pressure of crisis situations, allowing the gambler to focus more effectively on the recovery process.

Pressure relief is typically performed after a gambler has participated in GA for a specified period, at which time a budget is devised and repayment plan is recommended. Pressure relief requires special training and as such, not all GA fellowships within the State of Florida offer this service.

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GamFin Free Weekly Group Sessions – Wednesdays from 8:00 – 9:00 PM (EDT)

Can help with: Support Groups ›

Phone	Phone (Toll-Free): (800) 311-9667 Phone: (302) 444-8094
Website	https://www.gamfin.com/
Email	support@gamfin.org

Feeling alone or isolated is a common feeling among people impacted by problem gambling. Knowing that others have similar financial struggles can reduce feelings of isolation and shame.

GamFin is a financial counseling service specifically designed to support individuals affected by gambling-related financial issues. We provide **one-on-one financial counseling sessions** as well as **group sessions** to help clients regain financial stability, create realistic budgets, manage debt, and rebuild their financial health.

We're excited to invite you to our new weekly sessions, held via Zoom on Wednesdays from 8:00-9:00 p.m. (EDT). The meetings are free to join.

We provide group financial counseling to individuals and families at no charge, providing solutions and a path forward to those affected by gambling loss. All group financial counseling sessions are led by a GamFin financial counselor and also include a peer in problem gambling recovery, who can relate to the unique challenges faced by those struggling with gambling addiction and offer insights into recovery.

These sessions are a great opportunity to get expert financial guidance, ask questions, and connect with others who are navigating similar financial challenges—all in a supportive group setting.

These sessions provide a supportive space to discuss financial challenges, gain insights, and work toward financial stability. We’d love to have you join us!

To register for the next meeting:

1. Visit https://www.gamfin.com/
2. Look for the “Group sessions” heading
3. Click the “Join a group session” button to see upcoming meetings
4. In the pop-up that appears, click on the meeting you wish to register for, and the meeting registration page will open in a new tab
5. Click the “Register” button and fill in your name and email address, then click the button to register
6. You will receive an email confirming your registration that includes the meeting details and join link

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Website: https://www.gamfin.com/

Email: support@gamfin.org

Fax: (302) 487-1718

Address:

GamFin (MoneyStack, Inc.) 16192 Coastal Highway Lewes, DE 19958

Housing Authorities - (Housing Assistance)

Can help with: Housing & Shelter ›

Phone	Phone 407.895.3300 TDD 407.894.9891
Website	https://www.orlandohousing.org/housing

OHA cannot predict when the waiting lists will reopen because it depends upon when current clients leave the programs.

Fax 407.895.0820

TRS/Florida Relay Number: 711

HUD Community Assistance - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.hud.gov/states/florida

- **Low-Income Home Energy Assistance Program**

The Low-Income Home Energy Assistance Program (LIHEAP) is a federally funded program that helps income-qualified families with home heating and cooling costs. The Florida Department of Economic Opportunity (DEO) administers LIHEAP and allocates funding directly to a network of community action agencies, also known as local agency providers, located throughout the state of Florida. Program benefits vary greatly from state to state. The following is a summary of Florida's Low-Income Home Energy Assistance Program:

- Depending on the funds available in your county, you may be able to apply for assistance up to three times a year, but not every month.
  - LIHEAP may help pay your natural gas or propane bill only in the winter, if you use gas or propane as your primary source to heat your home. If gas or propane is used only for purposes other than heating, such as hot water or cooking, the program cannot pay the bill.
  - The program cannot pay for water, sewer or telephone services.
  - Your local LIHEAP provider makes the payments directly to your utility company on your behalf.

You may be eligible if you meet the following requirements:

- Have a total income no more than 60% of the Florida State Median Income;
- Be responsible for paying your home heating or cooling bills;
- Be a resident of Florida; and

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- Be a U.S. Citizen, qualified alien or permanent resident of the U.S.

HUD: United States Department of Housing and Urban Development - HUD Approved Housing Counseling Agencies - Foreclosure/Eviction Assistance

Can help with: Housing & Shelter › | Mortgage & Rent ›

Website	https://www.hud.gov/

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.

If you are interested in applying for a voucher, contact the local PHA. For further assistance, please contact the HUD Office nearest to you.

ImPower - The Village Transitional Housing Program - Housing Assistance (Youth)

Can help with: Housing & Shelter ›

Website	https://www.impowerfl.org/contact/

WHO WE ARE

IMPOWER is a leading non-profit mental health, substance misuse and child well-being organization dedicated to empowering the lives of those in need by offering personal attention, counseling, assistance and inspiration to help them reach their full potential and achieve individual success. No matter what barriers an individual may have encountered, IMPOWER provides the tools necessary to achieve goals and overcome obstacles.

Founded in 1994, IMPOWER serves more than 9,000 unique individuals and families annually in the home, school and community-based settings through a continuum of services dedicated to helping individuals and families achieve the skills and tools needed to lead safe, healthy, meaningful and productive The Village Transitional Housing Program, offers safe affordable housing combined with comprehensive wraparound supports for homeless and former foster youth aged 18-24.

This program provides:

- Transitional housing in a dorm setting

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Residents will also receive:

- Assistance with employment skills, educational needs and hands on life skills training
- Access to legal services, substance abuse and prevention programs, mental health services and job skills training
- Help achieving emotional well-being and self-reliance

Aimed at preventing homelessness and assisting young adults as they transition to adulthood, staff and community volunteers serve as a safety net and help youth to complete their education and enhance employment and independent living skills. When a youth is ready to transition out of The Village, staff continue to stay involved post-discharge through voluntary Permanency and Extended Support Services. IMPOWER accept Medicaid.

- This program helps people who are 18 to 24 years old.
- Must be at least 18 years of age and a former foster youth.
- Must be willing to attend school full-time.
- Must be work part time or work with The Village staff to develop employability skills.
- Must participate in essential life skills.
- Must shop, cook, and do own laundry and assist with household chores.
- Must maintain a savings account.

Confidential Line for Questions, Concerns or Comments Regarding Services Phone: 407-960-1649

InCharge Debt Solutions

Can help with: Debt & Credit ›

Address	5750 Major Blvd, Suite 300 Orlando, FL 32819
Phone	Main Line: 800-565-8953 New Credit Counseling: 1-877-906-5599 Housing Counseling: 1-877-712-6040

InCharge Debt Solutions is a non profit organization that provides personalized financial counseling by certified counselors. InCharge works one-on-one with people to assess their financial situation and find the right solution, pending circumstances. All issues are handled with a specialist over the phone. This is a Nationwide resource.

Program Phones

- Bankruptcy Counseling: 1-866-729-0049

Location

Program Hours

Monday-Friday 9:00am-10:00pm Saturday 9:00am-6:00pm

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Programs offered by InCharge Debt Solutions (12):

Debt Consolidation – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/debt-relief/paying-off-debts-faster/

Debt Consolidation

You don’t need a loan to eliminate credit card debt. A debt management program consolidates all your credit card bills into one, lower monthly payment at a reduced interest rate. You can be debt free in 3-5 years.

What Is Debt Consolidation?

Debt consolidation is a debt-relief option that combines multiple debts into a single payment with a more favorable interest rate and more affordable monthly payment. The result is that you pay off debt faster, while saving money.

There are several types of debt consolidation programs. The goal of each is to lower the interest rate on your debt and reduce the monthly payment to a level that you can pay it off in 3-5 years.

The major benefits of debt consolidation include:

1. **A single monthly payment** – One payment, to one source, once a month. No more worrying about due dates and minimum payment amounts.
2. **Lower interest rate** – Credit card interest rates can add hundreds – sometimes thousands – of dollars to your debt. Lowering the interest rate will reduce the amount of debt you pay.
3. **Pay off debts faster** – Debt consolidation programs reduce the payoff time for credit card debt to 3-5 years. Trying to pay off high interest credit card debt by making minimum monthly payments can take 10 years or, in most cases, longer.

How to Consolidate Debt

First, you will want to decide which debt consolidation strategy you are going to use. Debts can be consolidated with or without a loan.

You can find debt consolidation loans from banks and online lenders. Nonprofit credit counseling agencies offer a debt management program (DMP) that provides all of the benefits of a debt consolidation loan without having to take out new credit.

The best way to consolidate your debt will depend on your credit score and the interest rates available. If you have poor credit, a DMP will probably be your best bet. If you have good credit, you may be able to qualify for a debt consolidation loan, but be sure that the interest rate is competitive. In high-rate markets, loan rates soar, so it's worth comparing the loan offer to a debt management offer even if you have good credit.

Consolidating Debt Without a Loan

1. Begin a free credit counseling session with a nonprofit agency like InCharge.
2. A credit counselor will review your budget and analyze your debt.
3. If your income is enough to cover your expenses and make monthly payments, you may have the option to enroll in a debt management program.

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4. Nonprofit credit counseling agencies have agreements in place with credit card companies to substantially reduce interest rates and relax fees through debt management programs (**Note:** This is not a negotiation to “settle your debts” – a term used by for-profit debt settlement companies).
5. Once enrolled, your work is done. These programs are designed to automate your payments to credit card companies and pay off your debts in 3-5 years.

Consolidating Debt With a Loan

1. Make a list of the debts you want to consolidate.
2. Next to each debt, list the total amount owed, the monthly payment due and the interest rate paid.
3. Add the total amount owed on all debts and put that in one column. Now you know how much you need to borrow with a debt consolidation loan.
4. Add the monthly payments you currently make for each debt and put that number in another column. That gives you a comparison number for your debt consolidation loan.
5. The next step is to approach a bank, credit union or online lending source and ask for a debt consolidation loan (sometimes referred to as a personal loan) that covers the total amount owed. Ask how much the monthly payment will be and what interest rate charges are.
6. Finally, do a comparison between what you currently pay each month and what you would pay with a debt consolidation loan.

Debt Consolidation Calculator

Use the debt consolidation calculator below to estimate how much you could save by consolidating your debt. Use our calculator here: https://www.incharge.org/debt-relief/debt-consolidation/

Which Debts Can Be Consolidated?

A debt consolidation loan is primarily used to manage and pay off credit card debt, but could also be used for the following debts:

- Credit Card Debt
- Unsecured Loans
- Medical Debt
- Past Due Utilities
- Collection Accounts
- Payday Loans

One thing to consider is that medical debt and utility bills don’t have interest rates attached to them. It might not be wise to use money from a loan (which will accrue interest) to pay off a debt that does not accrue interest.

Secured debts such as homes, property and automobiles can be refinanced, but are not considered candidates for debt consolidation.

Options for Debt Consolidation

Debt consolidation is beneficial to some people, but not everyone. It comes in several varieties, each one having plusses that make it appealing and minuses that might make your situation even worse.

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Because every person's financial situation is unique, it is best to spend time examining each option and find the one that is right for you.

Debt Management Plans

A debt management plan is a form of nonprofit debt consolidation that will reduce your monthly payments and interest rates without having to take out a loan.

Credit counselors work with your creditors and get you a single, fixed monthly payment that you can afford. The success rate for people enrolled in debt management programs is 55%. Make on-time monthly payments and you eliminate your credit card debt in 3-5 years.

Personal Loans

Banks, credit unions and online lenders offer personal loans to consolidate debt. It is also known as a debt consolidation loan.

The loan is used to pay off all credit card debt, leaving the borrower with a single monthly payment, interest rate and due date. The drawback is that these loans require a good credit score, which might be difficult to achieve if you are already in debt.

Balance Transfer Cards

Many banks offer credit cards that allow you to transfer the balance on your cards to a new card with a 0% interest charge. You must have a good-to-excellent credit score (above 680) to qualify for one.

The 0% interest is known as an "introductory rate" that expires, typically after 12-21 months. The rates on the cards then jump to between 20%-25%. There also is a 3%-5% transfer and late fees could be applied.

This could be a dangerous move, unless you are sure you can pay off all your debt during the introductory rate period.

Home Equity Loans

If you have equity in your house – it's worth more than what you owe on it – you can borrow against that amount. The interest rates on home equity loans are lower than interest rates on credit cards, but there is a significant risk here: You could lose the home if you miss payments on this loan.

Borrowing from 401(k)

Rules vary on this, but usually, you are allowed to borrow up to 50% of your retirement fund to a maximum of $50,000 and pay it back within five years.

The interest rate is low (usually prime plus 1%), but there are risks here. There are tax consequences and penalties for withdrawing from a 401k before you turn 59.5 and you lose a lot of the power of compounding interest that helps the account grow. Only consider this as a last resort.

Debt Settlement

If your bills have reached the stage where they have been sold to debt collectors, this might be your only option. Debt settlement companies advertise that they will reduce the amount you owe by 50%, but when interest, late fees and program fees are factored in, the real reduction is closer to 25%.

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Debt settlement becomes a severe negative mark on your credit report for seven years and will damage your credit score by 100-200 points. You also must pay taxes on any amount the lender forgives. Be careful of debt settlement, especially if you hope to buy a house or car in the near future.

When Debt Consolidation Is Worth It

If you aren't sure whether you can pull yourself out of a financial mess, try an online credit counseling session. Be sure the agency's credit counselors are certified by the National Foundation for Credit Counseling. Ask them to review your assets and expenses and recommend a course of action. The call is free.

If you are not a viable candidate for debt consolidation, they could recommend bankruptcy. Despite its reputation, bankruptcy is not a financial death sentence. It is a chance to start over and with the right direction from a bankruptcy attorney, you could be back on your feet financially in as little as two years.

Debt Consolidation Alternatives

Debt consolidation is not necessary every time you fall behind financially.

For some people, the unexpected loss of a job or an accident that brings on severe medical costs, is enough to create problems, but in most cases, people simply mismanage their money. They have enough income to manage everyday expenses, but overspend on things like houses, cars, vacation, clothing and eating out.

In either case, there are solutions that allow consumers to get back on their feet. Here are some of the alternative choices that can help stabilize your situation and eventually eliminate your debt.

Balance Your Budget

The most effective alternative to consolidating debt is learning to live on less than what you make. In other words, make a budget … and stick to it! Take the time to list income and expenses, then adjust those numbers until the column under "income" exceeds "expenses." There are plenty of budgeting apps that should help make this process workable, if you are disciplined about it.

Do-It-Yourself (DIY) Debt Management Plan

Credit counselors work with credit card companies to lower interest rates. You could try doing to the same for yourself. You may not have the same leverage as someone with the backing of a credit counseling agency, but DIY debt management is worth a shot. Start by calling each of your card companies and asking them to lower your interest rate. Then, use a combination of the other alternative methods like balancing your budget and debt stacking.

Debt Stacking

Debt stacking, also called the debt avalanche method, is a DIY debt elimination strategy. Start by ordering your debts from the highest interest to the lowest. Next, pay the minimum balance on all of your credit cards and put whatever money is left in your budget toward the debt with the highest interest rate. Once that is paid off, move on to the debt with the next highest interest rate. The card with the highest interest rate is costing you the most money. Wiping out that card first will save you the most money.

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Snowball Method

The debt snowball method is similar to debt stacking, but instead of ordering credit card debts by interest, order them from the lowest balance to the highest balance. Again, pay the minimum balance on all your cards. Then, use the rest of the money to target the card with the lowest balance. Once that card is paid off, move on to the card with the next lowest balance. This will help you pay off a single debt faster. The theory is that once you see a debt wiped clean, you will be motivated to continue paying off your other debts.

Credit Card Hardship Programs

This is the corporate alternative to a debt management plan, but it is more difficult to qualify for. Credit card hardship programs can reduce interest rates and monthly payments as well as waive late fees. However, these benefits are only available in "hardship" situations like job loss, severe accidents or long-term illness.

Bankruptcy

Bankruptcy is a last-ditch solution when no other debt-relief option will work. Chapter 7 is the most popular form of bankruptcy, but you must qualify for it by earning less than the median income in your state. The other form of personal bankruptcy is Chapter 13, which allows you to set up a 3-5 year payoff plan for your debt. The rule of thumb is that if you can't produce a plan to pay off your debt (minus your mortgage) in five years, bankruptcy is a good choice. It gives you a second chance to get things right, but it comes at a high price. It will stay on your credit report for 7-10 years and make it difficult to get credit during that time.

More About: Bankruptcy vs. Debt Consolidation

Signs You Should Consolidate Debt

- You are spending more money than you are making.
- Your credit card balances are growing, not shrinking.
- You're making only the minimum payments on your debt.
- You have been turned down for a credit card or store installment loan for having a high debt-to-income ratio.
- You carry debt on more than 5 credit cards.
- You are approaching or are at your credit card limits.
- You carry a balance on credit cards with interest rates in excess of 18.99%.

Getting Started with Debt Consolidation

It might be difficult to choose which of the many debt consolidation options would work best for you. If that's the case, make a phone call to the credit counselors at InCharge Debt Solutions and get a free credit counseling session.

The counselors are trained and certified in budgeting, consumer credit and money management. They will help you create an affordable monthly budget, review each of the debt-relief options, including debt management and debt settlement, and give you advice on which one will best suit your situation.

They are required to give you the best option or risk the company's nonprofit status as a 501(c)3 agency.

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Get Help Consolidating Your Debt Today

InCharge Debt Solutions can consolidate your debt today, and if debt consolidation is not the best solution for you, our credit counselors will help decide your next steps.

Consolidate Debt In Minutes

Frequently Asked Questions

How does debt consolidation affect your credit score?

Debt consolidation should have a positive effect on your credit score because you must make on-time payments, which count for 35% of your score. It also will reduce the credit utilization that accounts for 30% of your credit score.

The fact that you enrolled indicates that you overspent with credit cards and that is a negative in computing your credit score. Credit utilization is the percentage of spending based on your credit limit. If you have a $1,000 credit limit and charge $500 on your credit card, you have a credit utilization ratio of 50%. Lenders want to see you spend 30% or less of your credit limit each month.

The reason most consumers consolidate debt is because they have maxed-out multiple credit cards, which obviously puts them well over their credit utilization ratio.

The credit utilization ratio only considers revolving lines of credit and not installment loans. Transferring your debts from credit cards to a consolidation loan will reduce your credit utilization ratio and improve your credit score.

Can I keep using my credit cards while consolidating debt?

Most credit counselors advise you to close credit accounts when consolidating credit. This is a good idea if it stops you from using multiple credit cards to rack up debt. Just understand that your credit score will take an initial hit from closing credit accounts. Length of credit history makes up 15% of a credit score, and the older the credit account, the better it is for your score.

This shouldn’t be an issue since your primary goal should be paying off your debt. Until then, your credit score isn’t important. What’s more important is to make your monthly payments, and, in the future, keep your credit card balance below 30% of the limit. Payment history and utilization ratio account for 65% of your credit score.

Can you consolidate debt with bad credit?

It’s possible to consolidate debt when you have bad credit, but you should be prepared to pay more to do so. Bad credit typically means credit score is suffering. Lenders want credit score of 680 or higher to consider you for a good interest rate. Anything below that and you will be paying subprime (aka “high”) interest rates.

Before you apply for a loan, check your credit report and credit score. If it is too low, give yourself time to beef it up by making on-time payments on all your accounts. If you need help faster, ask a friend or relative with a great credit score to co-sign the loan, or ask them to loan you the money themselves.

Other possible alternatives include debt management programs, home equity loans, online lenders.

There is no definitive answer for this because each consumer’s situation has unique factors to account for. Generally speaking, a debt consolidation loan is a good way to

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pay off credit cards if it reduces the amount of interest you're paying on your debt and simplifies the payment process.

Should I get a debt consolidation loan to pay off credit cards?

A debt consolidation loan shrinks your obligations to a single payment to single lender, once a month. If nothing else, it's makes drawing up and sticking to a budget easier.

The problem comes in doing the calculations necessary to confirm that there also is a financial gain to using a single loan to pay off unsecured debt. That takes time and discipline, but if done properly, you could find out that a debt consolidation loan is not only easier to handle, it's more beneficial financially.

Is it a good idea to consolidate debt?

While traditional debt consolidation loans can end up hurting your credit or tempt you to start using your credit cards again once they are paid off, the debt consolidation alternative provided by InCharge has few downsides.

You are getting the convenience of consolidating your debt into one payment, lower interest rates and a path to paying off your debt in three to five years. You won't be able to use your credit cards after enrolling, so you won't be tempted to acquire more debt. In summary, yes, it is a good idea to consolidate debt. Get started today by calling or starting online debt consolidation.

How do I prepare for a debt consolidation appointment?

Before reaching out to a debt consolidation company, take some time to go through the following debt consolidation checklist:

1. Figure out your total credit card debt: that's all of your balances added together
2. Calculate the average interest rate you are currently paying for your debt. Try to find a debt consolidator who will offer you an interest rate that is at least 3 to 5 percent lower.
3. Add up how much credit card interest you paid last month.
4. Add up the total of your current minimum payments. If you can't afford your current minimums, and a debt consolidator gives you an estimated consolidated monthly payment that is equal to or greater than your current minimums, you can't afford that either.

Website: https://www.incharge.org/debt-relief/debt-consolidation/

Debt Management – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/understanding-debt/credit-card/

Debt Management Program

A debt management plan helps eliminate credit card debt without taking out a loan. Debt management plans consolidate debt, may reduce interest rates, and provide affordable monthly payments based on your budget.

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What Is a Debt Management Plan?

A debt management plan is a carefully constructed payment schedule, set up and managed by a nonprofit credit counseling agency, like InCharge Debt Solutions.

The purpose of the plan is to pay off credit card debt by reducing interest rates and creating an affordable monthly budget that includes a line item devoted to paying off debt. There is no loan involved and credit scores are not a factor in joining the program.

Making a commitment to financial discipline is key. When you're enrolled in a debt management program, creditors require you to close your credit cards so as not to incur additional debt.

Video: How Does a Debt Management Program Work?

This video explains how a nonprofit debt management program works by consolidating your credit card balances into one payment and saving you money by reducing your interest rates and fees. It defines a clear and realistic goal – to pay off your debt in a 3-5 year time span. Watch the video here: https://www.incharge.org/debt-relief/debt-management/

Pros and Cons of a Debt Management Program

Debt management programs are one of the most effective debt-relief options available. They work because monthly payments are tied to a custom-designed budget tailored to your income and spending. You are consolidating and paying off debt, without having to take out a loan.

As with all debt relief solutions, consumers should do research to make sure they understand the benefits of a debt management plan, as well as possible drawbacks.

Pros of a Debt Management Program

- **Affordable payments:** Credit counselors at InCharge review your income and expenses to determine how much money is available to apply to credit card debt.
- **Reduced interest on credit card debt:** Counselors work with your creditors to lower interest to approximately 8%. That is a significant drop from 20%-30% that card owners in trouble usually pay. The reduced interest rate means a lower monthly payment.
- **Simple payment:** You make a fixed monthly payment to InCharge, which distributes it to your creditors in agreed upon amounts.
- **Fixed payments and timetable for eliminating debt:** Your monthly payment is a fixed amount and debt is eliminated in 3-5 years or less.
- **Online account management:** You can go online to review payments, update balances and track progress 24/7.
- **Improved credit score:** Your credit score may take an initial hit as credit cards are closed, but after 6-8 months of on-time payments (the biggest factor in credit scoring), your score should improve.
- **Financial education:** Credit counselors are available throughout the repayment period to offer articles, workbooks, and other financial literacy so you can better manage debt.
- **The phone stops ringing:** Collection agency harassment ends.

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Cons of a Debt Management Program

- **Only applies to unsecured debt:** You can't include mortgage, auto loans, or student loans.
- **Missed payment penalty:** Your debt management plan may be canceled if you miss a payment.
- **Cards go away:** You must stop using credit cards.
- **Not all companies accept proposed reduced interest rates:** Some smaller banks, stores and gas station card providers may not accept debt management programs.
- **It takes time:** It takes 3-5 years to complete (which keeps payments affordable, improving chances of success).

How to Enroll in a Debt Management Program

Enrolling in a debt management program requires a credit counseling session to determine that it is the best solution for your debt problems.

The process begins with a phone call to InCharge Debt Solutions, or you can start with an online credit counseling session. The counseling session should take 25-40 minutes.

What to expect in a credit counseling session:

- Certified credit counselors help identify the root cause of your debt.
- Counselors help create an affordable monthly household budget by examining income and offering recommendations to lower your expenses.
- We pull a snapshot of your credit report to make sure your balances and monthly payment requirements are accurately recorded. This is a soft pull and will not harm your credit score.
- We provide a debt-relief recommendation, based on income and debt.
- If a debt management program is your best option, you can sign up immediately.
- Card companies usually require you to close credit card accounts, but some will agree to allow you to keep one card open for use in emergencies.

How Do Debt Management Plans Work?

A debt management plan simplifies your credit card bill-paying: You make one fixed monthly payment to InCharge Debt Solutions, and InCharge takes care of making monthly payments to your creditors. The counseling helps you understand your budget, as well as how the plan will save you money and improve your credit score. It requires going on a credit diet and reducing nonessential spending, but it is worth it when your debt is eliminated, your money isn't going to credit card payments and your credit score is solid.

What Debts Can I Include in a Debt Management Plan?

Debt management plans eliminate unsecured debt. The difference between unsecured and secured debt is that secured is tied to collateral (property that can be taken back if you fail to pay).

The most common unsecured debts included in a DMP:

- Credit card debt
- Personal loans
- Medical bills

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Debts that can't be included:

- Mortgages
- Auto loans
- Student loans
- Tax bills

What Do Credit Counselors Do?

Certified credit counselors are trained in budgeting, credit, debt management and more. They review your income and expenses, explain debt-relief options, and offer financial education resources. They're required to act in your best interest. They won't "sell" you on a debt management solution. They help you determine which debt-relief option works best for you.

How Will a Debt Management Plan Affect My Credit Score?

InCharge does not report participation in debt management to credit bureaus, but your creditors might. Your credit score may decrease when you close your credit cards at the start of the program, but it will increase gradually with consistent on-time payments. Every credit situation is different, so learn more about how credit scores are calculated for a fuller picture.

What to Expect While Living on a Debt Management Plan

Life on a debt management plan takes commitment. As you stick to a budget and learn to live within your means, you'll see your credit score and financial situation improve.

Tips on how to succeed on a debt management plan:

- Make on-time payments
- Don't acquire new credit
- Monitor statements and report any discrepancies to your counseling agency

Is a Debt Management Plan for You?

Debt and debt management plans are not one-size-fits-all. Not all consumers are in debt for the same reason, and that's why there are multiple solutions for people trying to climb out.

The ideal candidate for a debt management plan is someone with high-interest credit card or other unsecured debt and a steady enough income to handle fixed monthly payments.

If you struggle to keep lower credit card balances and make payments but are meeting the financial obligations on your secured debt, such as your mortgage and car loan, you may benefit from a debt management plan.

Debt management plans may not be your best option if:

- Credit card debt is only part of a larger burden and you're also having trouble paying secured debts.
- You are income-strapped and can't afford your rent, need help with your electric bill, require food assistance, or need help paying for other necessities.
- You want to continue to use your credit cards.

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The Top Debt Management Companies

InCharge Debt Solutions is a great place to go for debt relief. Since 1997 it has helped more than a million people repay $3.4 billion in debt and has a 97% customer satisfaction rating and an A+ rating from the Better Business Bureau. The average credit card interest rate in InCharge's debt management program is 8.4%.

Other top NFCC-rated nonprofit debt management companies:

- Money Management International
- GreenPath Financial Wellness
- Consolidated Credit Counseling
- Cambridge Credit Counseling

Other Debt Relief Options

If a debt management plan isn't the best solution for your credit card problem, there are other debt relief options.

Solutions could be:

- Debt Consolidation Loan – With a very good credit score – 670 or higher – you can get a loan to pay off your credit card debt at a lower interest rate and monthly payment. Use a debt consolidation calculator to see how much you could save with a lower interest rate and fixed monthly payment.
- Debt Settlement – Creditors must agree to accept a lump-sum payment that is less than what is owed on your credit card debt. They are not obligated to do so. This is a risky alternative. It usually takes 2-3 years to save enough money to make a lump-sum offer. Your credit score will plummet, making it hard to get loans in the future. There are also high fees, and you must pay taxes on the forgiven amount if it's more than $600.
- Credit Card Debt Forgiveness – This is similar to debt settlement in that you pay less than what you owe, but with some major differences. The major difference is that creditors agree up front to accept 50%-60% of what is owed, and it must be paid over 36 months. Credit card debt forgiveness is only offered by a few nonprofit credit counseling agencies (including InCharge Debt Solutions), which have agreements with a select group of card companies.
- Bankruptcy – If your debt overwhelms your income, it may be time to consider a fresh start through bankruptcy. A successful bankruptcy filing will eliminate credit card debt, but also leaves a 7–10-year negative mark on your credit report. Your credit score will drop 100-200 points.
- Do-It-Yourself Debt Management – Using InCharge's guide and help with organizing your payments, you can set up a debt management program on your own.
- Hardship Programs – Not all credit card lenders offer hardship programs, but it certainly is in your best interest to ask. Job loss, a pay cut, a debilitating illness, divorce, family emergency or natural disaster may qualify you for hardship consideration, depending on the lender. Terms vary, but a credit card hardship program typically is a payment plan negotiated with your card's issuing bank. The bank may agree to waive fees and/or lower interest rates for a specified period of time.

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Life After a Debt Management Program

Imagine what life would be like without the constant worry of debt, especially credit card debt. That's what life after a debt management program can be like.

Aside from eliminating your unsecured debt, a debt management program trains you to live within your means rather than relying on credit. The lower monthly credit card payments over its 3-5 years mean you've been able to stay on track with your mortgage or rent and other necessities, as well as keep up with other bills, and even save for emergencies and retirement.

If you are budgeting well enough, you can even pay off the plan early.

In addition, InCharge Debt Solutions and other credit counseling agencies offer helpful information and financial literacy programs during the course of your debt management plan – applying it to your life will give you powerful knowledge and help you develop new habits that will last long after the monthly payments to the credit counseling agency are complete.

To maintain a strong debt-free financial position once you finish a debt management plan:

- **Use credit cautiously:** Don't end up back where you were before by getting a bunch of new credit cards and maxing them out. You've lived within your means for 3-5 years, so it's something you know how to do.
- **Save money:** Take the amount you were paying monthly to the credit counseling agency and put it in a retirement, savings, or money market account.
- **Work toward goals:** What's the next step? Buying a house? Paying for your kid's college education? Retirement? Put some or all of the money you were using to pay off credit card debt toward a specific goal.
- **Pay down your mortgage:** With a better credit score, you may now be in a position to refinance your 30-year-mortgage into a 15-year-mortgage (higher monthly payments but paid off faster and a lower long-term cost). Or you may want to add some or all of what you were paying to the credit agency to pay down your mortgage's principal faster.

Getting Started with a Debt Management Plan

If you think that a debt management plan is the solution to your credit card debt, get started by contacting InCharge Debt Solutions.

You can call or apply online. The session with the credit counselor is free and takes from 25 to 40 minutes. The counselor will help you determine if a debt management plan, or some other debt-relief solution, is right for you.

Debt Management Program Frequently Asked Questions

Can I open new credit cards while on a debt management program?

We strongly discourage you from opening new credit cards on a debt management program. Instead, we recommend creating room in your budget by reducing expenses and looking for ways to earn additional income.

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Can I get a mortgage on a debt management program?

Yes, you can get a mortgage on a debt management program, as long as your credit score is healthy and your debt payments do not consume too high of a percent of your income.

How can I choose the best plan for me?

Make sure you are working with an NFCC-member nonprofit credit counseling agency like InCharge Debt Solutions. Nonprofit credit counselors provide impartial financial advice tailored to your best interests. A nonprofit debt management program will have low fees and work to secure interest rate reductions on your credit card debt, so you can pay off your debt by making consistent affordable payments. **How fast can I pay off my debt on a debt management program?**

You should be able to pay off your credit card debt in 3-5 years on a debt management program or plan. Your payment will be based on five years of equal installments, paid monthly, but you can pay it down faster. As part of the program, we will share cost-savings strategies that will free up more of your household income to pay off debt.

What are the debt management program's fees?

On average, the monthly fee is $33, depending on which state you live in and the size of your debt. If you enroll in a debt management plan, there is also a one-time, set-up fee of $75 – though this fee also varies by state.

Will InCharge allow me to use credit cards?

Your creditors will require you to close your credit card accounts once you have enrolled in a debt management program.

How would I enroll in a debt management program with InCharge?

To start the process, call one of our credit counselors at 800-565-8953 or fill out our Get Help Now form. You will receive a free credit counseling session and our counselors will determine if debt management is the best solution for you.

How long is a debt management plan?

The average length of a DMP is 3-5 years, but is shorter for clients who decide to aggressively deal with their debt. Many clients pay down debt faster by using income tax returns, inheritance money or some other unexpected source of income. There is no penalty for paying the debt off early. You can make additional payments while on the plan and pay off your debt faster.

What benefits can InCharge provide with its program?

The No. 1 benefit is a lower monthly payment, and the potential of reduced interest rates. There is the convenience of making only one payment for all your debts. You also receive valuable education materials, including financial tips and reminders for payments due. InCharge clients can track their progress online, see their balances and percent of debt they've paid off.

Does InCharge keep my information confidential?

All information shared with InCharge is confidential. Please see our privacy policy for details.

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How will enrolling in a DMP affect the interest rate on my credit accounts?

Many consumers see a significant reduction on interest rates from participating creditors. Typically, interest rates could be reduced to somewhere around 9% and sometimes as low as 2%.

Is a debt management plan the only solution you offer?

After reviewing your situation and credit profile, our credit counselors may recommend an alternative solution such as credit card forgiveness, debt settlement or bankruptcy.

What is the difference between bankruptcy and a debt management program?

Bankruptcy is a last-ditch attempt to settle debts. It is a legal proceeding in which you liquidate all non-exempt assets in order to wipe out debt (Chapter 7) or persuade creditors to approve a repayment plan over a 3-to-5 year time frame to eliminate debt. There are severe consequences for both, including a drop of as much as 200 points in your credit score and the bankruptcy action remaining on your credit report for 7-to-10 years. A debt management program is not a legal proceeding. A notation that you are in a DMP could appear on your credit report, but there should be little impact on your credit score until you complete the program. At that time, you could expect your credit score to improve, sometimes dramatically.

Will InCharge stop creditors from calling me?

When you enroll in a DMP and start making payments, calls from enrolled creditors should cease.

How will creditors find out I joined a debt management program?

InCharge credit counselors contact the creditors to make them aware you are participating in the program and request lower interest rates and monthly payments. You also receive responses from creditors once proposals are accepted.

What happens if I can’t handle the payments?

InCharge counselors work with you to establish a debt management plan that allows you to make affordable payments every month. If your financial situation changes, call InCharge immediately and our credit counselors will review your situation.

Will my personal information be secure?

Consumer privacy is at the heart of everything we do. InCharge is committed to protect ing your personal information by continuing to upgrade and implement market-leading technologies for system integrity and risk management. **Can I do a debt management program online?**

Yes, you can do a debt management program online, but most card companies require you to speak to a credit counselor before enrolling in the program. InCharge Debt Solutions has an online application and credit counseling is over the phone. You will have an online account, with access 24/7 to your balances and payment history. Payment to InCharge is also online, through automatic withdrawal from your bank account.

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Website: https://www.incharge.org/debt-relief/debt-management/

Debt Settlement – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/debt-relief/debt-settlement/negotiating-with-creditors/

Debt Settlement

Debt settlement is an agreement made between a creditor and a consumer in which the total debt balance owed is reduced and/or fees are waived, and the reduced debt amount is paid in a lump sum instead of revolving monthly.

How Debt Settlement Works

Private debt settlement companies are for-profit entities that charge a fee of 15%-25% of the debt the company is originally asked to settle, or the lower settlement amount.

When you enter into an agreement with a debt settlement company, you will be asked to stop making payments to your creditors. You will begin to make payments to the company, which go into an escrow account and include the company's fee. Meanwhile, the company will negotiate with your creditors to settle for a lower amount. Once you've paid the amount the agreement is for into the escrow account, the debt settlement company will pay your creditor. This process can take 2-3 years.

Late fees, additional interest and damage to your credit score pile up as the debt settlement company negotiates, which does severe damage to your credit score. Many consumers drop out of a debt settlement agreement without settling their debts.

Debts Eligible for Debt Settlement

Most unsecured debt is eligible for debt settlement … if the creditor agrees! The creditor is under no obligation to accept a settlement proposal.

Unsecured debt includes things like credit card debt, store cards, personal loans, medical bills – any debt that isn't tied to property that the creditor can take back.

Types of debt that are generally not eligible include:

- Secured debt like a mortgage or car loan
- Student loans
- Debt incurred by your business or your self-employment work
- Tax debt

Before entering into an agreement with a debt settlement company, be sure that the debt you want to settle, is eligible for settlement by checking the websites for the Federal Trade Commission, Consumer Financial Protection Bureau or your state's attorney general.

Is Debt Settlement Worth It?

While debt settlement has its drawbacks, there are some financial situations that make it a good debt relief option. For instance, those who owe a large amount to one creditor may find it a good solution. If a creditor is willing to accept half of what you owe to settle a debt that you wouldn't be able to repay, that's an option worth considering.

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But it's important to weigh the pros and cons of debt settlement related to your situation before deciding to enter into an agreement.

Learn More: Bankruptcy vs. Debt Relief

Benefits of Debt Settlement

Some of the benefits of debt settlement are:

- The balance owed is reduced, sometimes by as much as 50%
- It's a way to avoid bankruptcy for those who can pay the settlement amount.
- Once the debt is paid off, debt collectors or collection agencies will stop calling.

Debt Settlement Risks

1. Fees

Many debt settlement providers charge high fees, sometimes $500-$3,000, or more. These fees are not applied to your debt – they go straight into the agency's pocket. By the time fees and future interest is added to your total payment, much of the savings from the settlement amount could be wiped out.

2. Credit Score Reduction

The effects of settling credit card debts depend on where you were financially at the time. Were you already in default or delinquent on the account? If you've missed several payments in a row, your credit score is likely already in the tank. With that said, your credit score could decrease by as much as 100 points or more after reaching a settlement. In addition, details of settled accounts stay on credit reports for seven years from the first delinquency that led to the settlement. These additional hits to your credit will make it difficult to qualify for loans, which is something to keep in mind if you are thinking about buying a house after settling your debt.

3. Tax Implications

If a creditor agrees to settle your debt in exchange for a reduced lump sum payment, you still have to pay taxes on the savings, which is considered income by the IRS. For example, if you owe a creditor $10,000 and they settle for a one-time payment of $7,500, the balance of $2,500 is considered taxable income.

The bottom line: If it sounds too good to be true, it probably is. Be smart: Don't fall victim to misleading claims or pay money for something you may be able do yourself. And never sign anything you don't fully understand. It's your money – and your responsibility!

Why Work with a Debt Settlement Company?

It's possible for a person's debt to reach a point that they just can't pay it off. Often there's a good reason – a layoff or reduction in pay, big medical bills, an unexpected emergency expense. No matter what the reason, it can be difficult to get out from under overwhelming debt on your own. This is particularly true for credit card debt or other revolving debt, that never seems to decrease, even if you're paying monthly.

Debt settlement can offer a solution, though, as you've already read above, it should be approached carefully. A debt settlement company can work with your creditors to accept a smaller amount than what you owed. That said, it has to be approached

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carefully, because working with a debt settlement company may not solve the problem and can even put you in a deeper financial hole.

Average Debt Settled by Debt Settlement Companies

Debt settlement companies charge a fee, generally 15-25% of the debt the company is settling. The American Fair Credit Council found that consumers enrolled in debt settlement ended up paying about 50% of what they initially owed on their debt, but they also paid fees that cut into their savings. The report gives an example of a debt settlement client whose $4,262 account balance was reduced to $2,115 with the settlement. So, at first it would seem she saved $2,147, the different between what she owed and what the settlement amount was. But she also paid $829 in fees to the debt settlement company, so she ended up saving $1,318.

The report found that debt settlement clients settled an average of about 50% of what was originally owed, but realized savings of about 30%.

The average debt settlement customer has debt of about $27,000, most of it credit card debt, according to the report. If you settled that at 50%, you'd pay $13,500. But the fee on the balance would be $2,025, bringing your total payment to $15,525. That's assuming the fee is 15% on the settled balance, rather than a higher percentage. If the fee is based on the original balance, it would be $4,050, meaning you'd pay $18,000.

Look Out for Debt Settlement Scams

It can get easy for someone desperate to get out of debt to fall for a debt settlement scam. The industry has regulations designed to protect consumers, and scams can be easy to spot if you know what to look for.

The Federal Trade Commission urges those looking for a way to settle their debt to avoid the following:

- Companies that promise they can settle credit card debt for less than what you owe, or for "pennies on the dollar." (Since creditors aren't obligated to do business with debt settlement companies, the company can't guarantee this).
- Companies that try to collect their own fees from you before setting your debt.
- Companies that don't explain the risks associated with their programs, such as the fact that many consumers drop out of the program without settling their debts.
- Touts a "new government program" to bail out personal credit card debt.
- Guarantees it can make your unsecured debt go away.
- Tells you to stop communicating with your creditors, but doesn't explain the serious consequences.
- Tells you it can stop all debt collection calls and lawsuits.

The best way to avoid being ripped off is by being an educated consumer. Know what the rules are for these companies by checking the FTC website, your state attorney general's website or local consumer protection agency. These organizations not only spell out what such companies can and can't do, but they also list companies that consumers have complained about. You can ask your state's attorney general office if a company you're considering doing business with is licensed to work in your state. You can also enter the name of the company name with the word "complaints" or "scam" into a search engine, like Google.

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Debt Settlement Companies: Not Transparent about Fees and Tax Liability

There are reputable debt settlement companies out there. But because there are others that aren't,

debt settlement companies must play by certain rules in order to protect consumers. While the company won't tell you about the risks listed above – including tax implications and the hit to your credit score – they are required to disclose certain things.

Debt Settlement Company Disclosure Requirements

Debt settlement companies are required to make certain disclosures to customers – knowing what these are may help you decide if debt settlement is the right option for you.

These disclosures have to be made before you sign up with the company.

They are:

- Debt settlement companies must explain price and terms, including fees and any conditions on services.
- The company must tell you how many months or years it will take before the company makes a settlement offer to each of your creditors.
- The company must tell you how much money, or the percentage of each outstanding debt, you must save in an escrow account before it will make an offer to each creditor on your behalf.
- If the company asks you to stop making payments to creditors, it must tell you the negative consequences, including how it affects your credit report and credit score; possible lawsuits by creditors, collections action by them, and continued fees and interest accumulation that will increase what you owe.

The debt relief company also must tell you:

- The money you save in escrow is yours, and you are entitled to the interest earned.
- The account administrator is not affiliated with the debt relief provider and doesn't get referral fees.
- You may withdraw your money any time without penalty.

DIY Debt Settlement: Negotiating Your Debt Yourself

If debt settlement still looks like the best move for you, you may want to consider doing it without going through a debt settlement company. You can negotiate directly with credit card companies and other lenders, or you can hire a lawyer to do the talking for you.

If bargaining over the phone isn't appealing, you can always send creditors a letter explaining your situation and offer partial payment. Be sure to ask that they remove delinquent payments from your credit report.

Doing it yourself could save you thousands of dollars, though when it comes to debt settlement, it pays to remember there are no guarantees, since lenders don't have to negotiate for money they're owed if they don't want to.

You might also consider DIY debt settlement if you are being sued over credit card debt. In this case, there may not be time to work with a debt settlement company. Your creditors may prefer to work out a settlement with you rather than pay the legal

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expenses associated with going to court. However, you must be prepared, with a good chunk of change, to pay a sizable lump sum for the settlement.

Debt Settlement Compared to Other Debt Relief Options

Debt settlement can take a few years to achieve, and that's if your creditors agree to settle. You may find yourself making payments to the debt settlement company, just as you would for a debt consolidation loan or to a debt management program. As long as you make on-time payments on your debts, debt consolidation and debt management won't harm your credit the way debt settlement will. Additionally, debt settlement may not save you any more than these other options after you factor in its fees and tax liability.

Read more about debt settlement versus debt management.

If you compare debt settlement with bankruptcy, you'll see that with Chapter 7 bankruptcy you can eliminate all of your debt, whereas debt settlement only settles a portion.

What Is the Difference between Debt Consolidation and Debt Settlement?

Debt consolidation combines multiple debt accounts into one, with one interest rate and one monthly payment. Instead of paying bills separately, you make a single payment to a financial institution or debt management company. The payment should have a lower interest rate and should be lower than the combined individual payments you were previously paying.

With debt settlement, your creditor agrees to accept less than what's owed, but may not get the payment for a while as you put money into an escrow account until enough is accumulated to pay the agreed-to sum.

While you may pay a lower overall balance with debt settlement, debt consolidation doesn't affect your credit score the way debt settlement will.

Credit Counseling as an Alternative to Debt Settlement

A reputable credit counseling provider can help you find a debt solution that fits your financial situation. These nonprofit consumer agencies offer free counseling, which includes a budget evaluation. They assess your total financial picture and make recommendations, guiding you toward a customized solution. Depending on your situation, the counselor may suggest a debt management program, which will have lower interest rates and fees on your accounts.

InCharge Debt Solution's debt management program is a good alternative to debt settlement. With a debt management program, the credit counseling agency consolidates your payments, so you still make one monthly payment without borrowing more money. Additionally, you may qualify for waived fees and lower interest rates. You still must pay all you owe, but the fee to the nonprofit debt management program is between $30-$50 a month and your accounts are paid monthly and on time, so your credit score isn't further damaged. These programs take 3-5 years.

Credit Card Debt Forgiveness Program: Reputable Nonprofit Debt Settlement

Nonprofit agencies are usually a better option for debt settlement than a for-profit companies. Nonprofit agencies are backed by the National Foundation for Credit

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Counseling and adhere to federal regulations that make sure they're acting in the client's best interests.

While traditionally nonprofit debt management programs don't reduce balances, a new program, the Credit Card Debt Forgiveness program, allows consumers who qualify, to pay 50-60% of their debt balances. The new program has fixed payments, but the balance must be paid off in 36 months. There's no interest charged on the payments. The program combines some of the best elements of nonprofit debt management with debt settlement, but without some of the hazards to the consumer debt settlement has, including:

- The agreement with the creditor to waive 40%-50% of the amount owed is reached upfront, rather than negotiated, so the borrower immediately knows how much they will be paying.
- Debt is paid off in fixed monthly payments over a 36-month period, rather than the lump sum amount that's due in for-profit settlement when an agreement is reached.
- No interest is charged on the balance owed, as opposed to for-profit, where interest charges and late payment penalties accrue until an agreement is reached.
- Debt collectors can't contact someone participating in a nonprofit debt settlement program.

InCharge Debt Solutions, as part of its counseling, can help you decide if Credit Card Debt Forgiveness is right for you. If it's not, the counselor can help you explore other debt relief options.

Debt Settlement Pros & Cons

Commercials for debt settlement make a lot of bold claims, but from a trampled credit score to tax implications, find out the real price of debt settlement.

Debt Management vs. Debt Settlement

Debt settlement and debt management are two approaches to reducing your debt. Both take years to achieve and both involve fees.

Debt Consolidation

There are several types of debt consolidation, but in general, it combines your monthly bills into one consolidated payment – ideally at a lower interest rate.

Website: https://www.incharge.org/debt-relief/debt-settlement/

Credit Card Debt Forgiveness – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/debt-relief/debt-management/how-to-pay-off-50000-credit-card-debt-strategies-advice/

Credit Card Debt Forgiveness

Pay less than what you owe and get out of debt faster with the Credit Card Debt Forgiveness program from InCharge. Also known as the Less Than Full Balance Program, this form of nonprofit debt settlement combines your credit card bills into one fixed monthly payment that is far less than what you originally owed, so you can be debt free in 36 months.

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Kevin Briggs was a successful landlord with a six-figure income, but after a year of pandemic challenges, he found himself in 2021 with $45,000 in credit card debt.

“I was in debt way over my head,” Briggs said. “It felt like I was about to lose everything. But then I got rescued.”

Less than three years later, Briggs had eliminated his credit card debt, thanks to that rescue – a new nonprofit debt relief program from InCharge Debt Solutions called “Credit Card Debt Forgiveness.”

Credit Card Debt Forgiveness, also known as the Less Than Full Balance program, is debt relief for people who have not been able to make credit card payments for six months and creditors have charged off their accounts, or are about to. The program settles credit card debt for less than what’s owed, but without many of the financial drawbacks of for-profit debt settlement.

The catch is that nonprofit Credit Card Debt Forgiveness isn’t for everyone. To qualify, you must not have made a payment on your credit card account, or accounts, for 120-180 days. In addition, not all creditors participate, and it’s only offered by a few nonprofit credit counseling agencies. InCharge Debt Solutions is one of them.

Briggs, with help from InCharge, reduced his $45,000 credit card debt load to $23,000, and eliminated the debt in less than the 36-month limit of the program.

“The highlight of the program for me was that it stopped the debt collectors from calling and harassing me all day and night,” Briggs said. “The other highlight was the attitude of the counselor that we could get this done. I was feeling like it wasn’t going to happen, but she kept with me, and we got it done.”

What Is the Credit Card Forgiveness Program?

The Credit Card Forgiveness Program is for people who are so far behind on credit card payments that they are in serious financial trouble, possibly facing bankruptcy, and don’t have the income to catch up.

“The program is specifically designed to assist clients whose accounts have been charged off,” Mostafa Imakhchachen, customer care specialist at InCharge Debt Solutions, said.

That means creditors have written off the accounts, or are about to, which usually happens after 120-180 days without a payment. Creditors who participate have agreed with the nonprofit credit counseling agency to accept 50%-60% of what is owed in fixed monthly payments over 36 months.

The fixed payments mean you know exactly how much you’ll pay over the repayment period. No interest is charged on the balances during the payoff period, so the payments and amount owed don’t change.

Once the agreement is reached, creditors in the program stop debt collection action, so there won’t be any more calls or letters from debt collectors.

As an example, let’s say you owe $50,000 in credit card debt and are accepted in the Credit Card Debt Forgiveness program with a settlement amount of $25,000. You pay $25,000, plus a small monthly fee, in fixed monthly payments over 36 months.

The fact you haven’t paid the full among that you owe doesn’t go unnoticed by the credit rating bureaus. Your credit score will take a hit. But it does show you’re taking an

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active role in reducing your debt. Since your account was already way behind and charged off, your credit score was already taking a hit.

After settlement, the account will be reported as paid with a zero balance, rather than outstanding with a collections company.

It's all right to pay it off early, but it won't be extended beyond the 36 months.

How Did the Credit Card Forgiveness Program Begin?

The list of choices for people seeking debt relief has been consistent for some time – debt management, debt consolidation, debt settlement or bankruptcy. Credit Card Debt Forgiveness was added to the menu in 2021, created by nonprofit credit counseling agencies that were looking for a solution for debt-overwhelmed consumers who didn't qualify for debt management or other debt consolidation.

It's a form of nonprofit debt settlement, but without some of the drawbacks of the for-profit version. Nonprofit credit counseling agencies are fiduciaries, which means they're required by law to act in your best interest, and the program is designed so that it costs people who are already in financial hardship a fraction of what they owe. It costs less because creditors have agreed to participate, so there's no negotiation involved, which means it happens faster. Creditors have also agreed not to charge interest on what's owed during the payment period.

Because the program is relatively new, only a few nonprofit credit counseling agencies offer the program, and a limited number of credit card companies and banks participate.

How Does the Credit Card Debt Forgiveness Program Work?

Credit Card Debt Forgiveness is one part debt management, one part debt consolidation and one part debt settlement – all designed so that you have no part of bankruptcy.

The forgiveness agreement requires you to make a fixed monthly payment (like debt management), on a debt that combines credit card bills (like debt consolidation) for an amount that is far less than what you originally owed (like debt settlement).

The first step is to call a nonprofit credit counseling agency like InCharge Debt Solutions and talk to a certified counselor. The counselor will review your finances with you to determine if the program is the right option. The review will include a look at your monthly income and expenses. The agency will pull a credit report to understand what you owe and the extent of your hardship.

If the forgiveness program is the best solution, the counselor will send you an agreement that details the plan, including the amount of the monthly payment. The credit card company, or companies, will also be asked by the counselor to sign off on the plan.

Once everyone agrees, you start making monthly payments on a 36-month plan. When it's over, the agreed-to amount is eliminated. There's no penalty for paying off the balance early, but no extensions are allowed. If you miss a payment, the agreement is nullified, and you must exit the program.

If you think it's a good option for you, call a counselor at a nonprofit credit counseling agency like InCharge Debt Solutions, who can answer your questions and help you determine if you qualify.

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Qualifications for the Credit Card Debt Forgiveness Program

Having a lot of credit card bills and struggling to make monthly payments is definitely a problem, but it's not enough to qualify for Credit Card Debt Forgiveness. Because the program allows borrowers to settle for less than what they owe, the creditors who participate want reassurance that those who take advantage of it would not be able to pay the full amount.

Your credit card accounts also must be from banks and credit card companies that have agreed to participate. The good news is that participating creditors include some of the biggest credit card companies and banks that back credit cards: Chase, Bank of America, Wells Fargo, Synchrony, Resurgent, and Portfolio Recovery. Even if your credit card seems to be from a different source, check your monthly statement to see if it is actually provided by a participating bank.

Four Conditions to Participate in the Credit Card Debt Forgiveness Program

There are strict requirements to qualify for a nonprofit Credit Card Forgiveness program:

- Your creditor(s) must be on the list of those that have agreed to participate.
- Your account(s) must be charged off, meaning you haven't made a payment in 120-180 days, depending on the creditor.
- Balance must be at least $1,000.
- Agreed-the balance must be paid off in 36 months. There are no extensions.

What Happens If I Miss a Payment?

If you miss a payment – that's just one missed payment – the agreement is terminated. Your creditor(s) will cancel the plan and your balance goes back to the original amount, minus what you've paid while in the program.

Why Can't I Participate If I'm Already Paying on My Account?

Credit Card Debt Forgiveness programs are for delinquent accounts, meaning those that have not been paid in 120 -180 days and have been written off by creditors, or are about to be. If you have an active account, meaning you've made a payment in the last six months, there are other debt relief solutions that can help you get back on track and pay what you owe your creditors. Participating credit card companies don't want to settle for less than they're owed unless they're sure they wouldn't get the money otherwise.

Traditionally, credit card companies sell delinquent accounts to debt collection agencies for pennies on the dollar after they make every effort to convince you to pay. With the forgiveness program, the creditor can instead choose to keep your debt on the books and recoup 50%-60% of what they are owed.

How Does Credit Card Forgiveness Compare with Debt Settlement?

Nonprofit Credit Card Debt Forgiveness and for-profit debt settlement are similar in that they both provide a way to settle credit card debt by paying less than what is owed. But the way they go about it is different. Credit card forgiveness is designed to cost the consumer less, pay off the debt quicker, and have fewer drawbacks than its for-profit counterpart.

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Some key areas of difference between Credit Card Debt Forgiveness and for-profit debt settlement are:

- **Creditor Participation:** Credit Card Debt Forgiveness programs have relationships with creditors who have agreed to participate. Clients who have accounts with participating banks and credit card companies will find out right away if the creditor has agreed to accept the lower payment. Once they do, the payoff period begins immediately. For-profit debt settlement programs negotiate with each creditor, usually over a 2-3-year period, while interest, fees and calls from debt collectors continue. This means a bigger hit on your credit report and credit score, and an increasing balance until negotiation is completed. Since it's a negotiation, creditors don't have to agree to a for-profit debt settlement deal.
- **Payments:** Credit Card Debt Forgiveness clients make 36 equal monthly payments to eliminate their debt. The payments go to the creditors until the agreed-to balance is eliminated. No interest is charged during that period. For-profit debt settlement clients pay into an escrow account over a negotiation period toward a lump sum that will be paid to creditors. The monthly payments typically take 2-3 years. During this time, fees may increase, and interest accrues, so payments may end up not being affordable for clients. Meanwhile, clients stop making payments to their credit card accounts. Calls from debt collectors continue and creditor-reported non-payments continue to damage the client's credit report.
- **Debt collection:** Enrollment in a Credit Card Debt Forgiveness stops calls and letters from debt collection and recovery agencies for the accounts included in the program. It also stops any lawsuits filed in an attempt to collect the debt. For-profit debt settlement programs don't stop collection actions until the lump-sum payment is made to the creditor.
- **Fees:** Nonprofit Credit Card Debt Forgiveness programs will tell you up front what the monthly fee is, capped at $75, or less, depending on what state you live in. For-profit debt settlement companies may not be clear about fee amounts, which often are a percentage of the balance.
- **Credit score damage:** Nonprofit Credit Card Debt Forgiveness will hurt your credit score, since you won't pay the full amount that you owe. For-profit debt settlement likely will hurt it more, since you won't be paying creditors during the 2-3 year negotiation/escrow period, but they haven't agreed to a plan or received any money, so they're still reporting nonpayment. This is on top of the credit score hit from not paying the full amount. In both cases, the IRS will collect income tax on the portion of the balance forgiven, if it's more than $600.
- **Scams:** Debt relief solutions from a certified nonprofit credit counseling agency are safe and designed to be in your best interest. While many for-profit debt settlement companies are legitimate and follow the rules, there are also scams out there, designed to lure people who are in desperate financial straits and seeking a way to get out. Be wary of any "debt relief" company that contacts you, rather than you reach out; charges upfront fees before acting; or doesn't review your financial situation with you the way a certified credit counselor would.

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How Does Credit Card Debt Forgiveness Compare to Credit Card Consolidation?

Credit Card Debt Forgiveness is for consumers who have credit card accounts that have been charged off, and the consumer is in dire financial trouble because of it.

Credit card consolidation is for people who haven't reached that point. Credit card consolidation is an umbrella term for any debt relief method that combines multiple credit card payments into one single monthly payment. Having a single monthly payment is easier than juggling several credit card bills. In most cases, debt consolidation also comes with a lower interest rate than what you were paying on your credit cards, making the monthly costs, as well as overall costs, less.

Credit card debt consolidation's most common forms are debt management plans, debt consolidation loans, or a zero-interest transfer credit card.

People who qualify for any of those forms of credit card debt consolidation are in better financial shape than someone who qualifies for nonprofit Credit Card Debt Forgiveness. To get a debt consolidation loan or a zero-interest balance transfer credit card, you need a credit score of at least 680. In most cases higher. If your accounts are charged off, your credit score is likely well below that.

Credit score isn't a factor for debt management program, but you need a sufficient income to be able to make a monthly payment that will cover all of the accounts included in the program. In addition, some of the credit accounts that would be included may not be from companies that participate in Credit Card Debt Forgiveness.

How Does Credit Card Debt Forgiveness Compare to Bankruptcy?

Bankruptcy is the last resort for someone who has more debt than they can pay. Nonprofit Credit Card Debt Forgiveness won't eliminate nearly as much debt as bankruptcy does, but it also has less of the long-lasting negative financial impact bankruptcy carries. It can be the step you take in order to avoid bankruptcy.

Some of the ways that Credit Card Debt Forgiveness compares to bankruptcy are:

- **Debt elimination:** Credit Card Forgiveness will eliminate 40%-50% of what you owe on credit card accounts. Bankruptcy will eliminate all eligible unsecured debt.
- **Credit impact:** Credit Card Debt Forgiveness will have a negative impact on your credit score since full balances on accounts were not paid. But once you've completed the program, the accounts will show a zero balance, not that you still owe money. Bankruptcy will have a much more severe negative impact on your credit report, making it difficult to get a mortgage, car loan, or other needed credit in the years that follow. It may also have a negative impact on insurance premiums, your ability to sign a lease on an apartment, and even employment opportunities. Bankruptcy remains on your credit report for 7-10 years.
- **Application/qualification process:** You fill find out if you qualify for Credit Card Debt Forgiveness by calling a nonprofit credit counseling agency or applying online. You'll be asked to provide income and expense information, as well as access to your credit report. Bankruptcy involves a complex application period, extensive documentation, and a court action before you are approved. There are also filing fees and other expenses.
- **Timeline:** Credit Card Debt Forgiveness payments begin as soon as you're accepted into the program. Bankruptcy approval and discharge can take 6-12 months.

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- **Debt collections:** Collection actions and lawsuits on Credit Card Debt Forgiveness clients are stopped once creditors agree to the plan. Filing for bankruptcy triggers an automatic stay on collection actions and lawsuits, and offers protection from harassment by creditors, but if the court doesn't approve the bankruptcy, those will start up again.
- **Privacy:** A Credit Card Debt Forgiveness settlement is between you, the credit counseling agency, your creditors, and potential creditors who you allow to access to your credit report. A bankruptcy is public information that anyone can access.

Additional Information About Debt Relief

If you are overwhelmed by credit card debt and are having trouble making payments or would like more information on how to deal with or eliminate credit card debt, InCharge Debt Solutions has many resources that can help.

Some of the debt relief topics InCharge can help you with are:

- Credit Card Debt Relief, including information on debt consolidation
- What to do if You are Sued by a Credit Card Company
- How to Pay Off Credit Card Debt Faster

If you need help with credit card debt, calling a counselor at a nonprofit credit counseling agency, like InCharge Debt Solutions is free of charge. The counselor can help put your situation in perspective, help you create a budget, point you to resources and discuss debt-relief options that include Credit Card Debt Forgiveness, debt management plans, debt consolidation, debt settlement and bankruptcy.

Website: https://www.incharge.org/debt-relief/credit-card-debt-forgiveness/

Understanding Bankruptcy – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/blog/living-paycheck-to-paycheck/

Understanding Bankruptcy

If you are struggling to pay your monthly credit cards bills, you may be wondering if bankruptcy is an option for you. Bankruptcy provides a path to a fresh start, financially, but not everyone qualifies.

"I need a second chance!"

That is bankruptcy in a nutshell.

For whatever reason, your finances have gone sour, you're drowning in debt, you're sure you learned your lesson, so you scream for help: "Just give me a second chance!"

Bankruptcy will do that.

Bankruptcy is a legal do-over for consumer or business owners. You can petition U.S. Bankruptcy Courts to release you from debt and let you start your financial life with a clean slate.

And the good news is, in most cases, your request will be granted.

Two-thirds of the people filing bankruptcy in 2019, did so using Chapter 7 and their debts were discharged 94.3% of the time. If you filed the second most popular form of

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bankruptcy, Chapter 13, the success rate dropped to 44.4%, but that's usually because the judge thinks you can manage your debts with the assets you have. In other words, the judge believes you're going to be OK, so, it's a success either way.

Bankruptcy is most often associated with someone living paycheck-to-paycheck, but it's just as likely to happen to professionals and business owners. Dan LaBert, executive director of the National Association of Consumer Bankruptcy Attorneys, said bankruptcy provides "the chance for a fresh start and serves as a legitimate debt-relief option, regardless of someone's station in life."

So, what happens when you file for bankruptcy? This page will explain the process, giving options for individuals and providing information to help the understanding of bankruptcy.

Types of Bankruptcy

Officially, there are six types of bankruptcies – Chapters 7, 9, 11, 12, 13 and 15 – but 99% of bankruptcy cases filed in 2019 were Chapter 7 (liquidation) or Chapter 13 (personal reorganization).

The other four, Chapter 11 (business reorganization), Chapter 9 (municipalities); Chapter 12 (farmers) and Chapter 15 (cross border) make up the other 1%.

Chapter 7

Some people refer to Chapter 7 bankruptcy as "liquidation bankruptcy'' because it discharges most of your unsecured debt by liquidating your assets. Going away are unsecured debts like credit cards, personal loans and medical bills.

It's the quickest, simplest and most common type of bankruptcy, but first, you must qualify.

To qualify for Chapter 7 bankruptcy, you must pass Part 1 or Part 2 of your state's means test. Part 1 has to do with income. If your household income is less than your state's median income, you qualify. Remember that median income means half the people in the state have more income, half have less. If you have less, you qualify for Chapter 7.

If you have more than the median income, there is still a chance to qualify through Part 2 of the "means" test. In Part 2, you must document all your allowable expenses for the previous six months (rent, food, transportation, clothing, medical expenses, etc.) and subtract that from your income.

What's left is called "disposable income" that can be applied to debt. If you're disposable income is low enough, compared to your debt obligations, you may qualify for Chapter 7.

If you qualify for Chapter 7, it means the court trustee will sell non-exempt assets to pay off creditors. The definition of non-exempt assets varies from state-to-state, but just about anything that has value could be included. That means a nice car or home that has some equity, jewelry, art or stamp collections, musical instruments, electronic devices, etc.

The whole process for Chapter 7 can be completed in 6-8 months.

Chapter 13

Chapter 13 bankruptcy is also known as "reorganization bankruptcy.'' You offer the judge a repayment plan that allows you to pay back creditors in 3-5 years. No property

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is required to be liquidated. For Chapter 13 bankruptcy, you must have regular income to make the required monthly payments.

There also are debt limit qualifications for Chapter 13 that you can't exceed. You must have less than $394,725 in unsecured debt or less than $1.184 million in secured debt.

You will make monthly payments on your debts for 3-5 years and can't take out any loans during that time. If you fail to make the payments, you likely will be back in court and your discharge rescinded.

Chapter 11

Chapter 11 bankruptcy is somewhat similar to Chapter 13, but it's typically reserved for businesses. Essentially, it's a reorganization or restructuring of the company. It's possible for businesses to file for Chapter 7 bankruptcy, but that means a liquidation of assets, so Chapter 11 is a more attractive option. That allows businesses to maintain their assets and continue operations, but they must devise a plan to pay off some of their debt or get it forgiven.

What Is a Discharge?

A discharge is a court order that releases you from obligations to pay debts. It means that creditors or debt collectors must stop attempts to collect on the debts. That means no more harassing phone calls and filling your mailbox with threatening letters. In other words, discharge is your get out debt card.

Which Debts Are Discharged in Personal Bankruptcy?

Bankruptcy allows you to discharge debts in the following categories:

- Credit cards
- Auto loans
- Mortgages
- Medical bills
- Utility bills
- Personal loans

Which Debts Are Not Discharged in Bankruptcy?

The following debts are not forgiven in personal bankruptcy:

- Tax debt (although some IRS debt could be eligible for a payment plan)
- Alimony
- Child support
- Student loans

If you have luxury item purchases or cash advances received immediately prior to the bankruptcy filing, creditors can challenge that, saying these were premeditated transactions, and have them excluded.

Another consideration: A bankruptcy discharge is personal and protects you. But it does not eliminate the debt itself. For example, if you had a co-signer on a home loan and you file for bankruptcy, the lender can still seek to collect the debt from the person who co-signed the loan. This is important to remember if you have family members or friends co-sign a loan, but are not going to file for bankruptcy.

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What Are Potential Effects of a Discharge?

The immediate effect of a bankruptcy discharge is that your credit score will plummet and a notation will be added to your credit report saying you failed to pay your debts as agreed. That will stay on your credit report for 7-10 years.

How far your credit score plunges depends on where you stood at the time of the discharge. If you were above 700, for example, figure on a 100 to 150-point drop. If you were at 600, it's more likely to be 75-100 point drop.

Reaffirming a Debt

Reaffirming debt means that you sign, and file with the court a legally enforceable document, which states that you promise to repay all or a portion of a debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors. Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law.

What Are the Effects of Reaffirming a Debt?

If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

You can voluntarily repay any debt instead of signing a reaffirmation agreement. Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later

Cost of Bankruptcy

Though your finances may be in bad shape, filing for bankruptcy can still cost you a significant amount of money. Retaining a bankruptcy attorney could cost you several thousand dollars.

If you prepare and file your own bankruptcy case, the filing fees alone are substantial and your chances of success are greatly reduced.

According to the National Bankruptcy Forum, the average cost of a Chapter 7 bankruptcy is $1,250.

Bankruptcy on Your Credit Report

Chapter 7 bankruptcies will remain on your credit report for 10 years. Chapter 13 bankruptcies remain on your credit report for seven years.

Bankruptcy Education

As part of any bankruptcy filing, there's a required educational process.

Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, consumers must undergo pre-file credit counseling 180 days before filing for bankruptcy. The counseling provides education about the process and alternative debt-relief options.

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After filing, consumers must complete a pre-discharge course (mandatory to have your debts discharged) about personal financial management. It's designed to prevent additional and future financial difficulties. It will provide structure for managing your money, creating and maintaining a budget, and using credit appropriately.

Online Bankruptcy

Many individuals now have the option of filing for bankruptcy online, simplifying the process for those who prefer a more digital approach. Several platforms provide access to required forms and resources, allowing people to complete much of the paperwork from home. However, it is essential to understand the legal implications and seek professional guidance before proceeding with online bankruptcy filings to ensure all steps are correctly followed.

Should I Declare Bankruptcy?

There is a reason bankruptcy is called the "nuclear option" for debt relief. It should only be considered if you already have tried – and failed – to make a dent in your debt obligations using other debt-relief options.

If that's the case, consider the pros and cons before deciding to push the button.

Pros of Bankruptcy

- Eliminates or reduces debt for people in dire financial situations, perhaps due to illness or loss of a job.
- Temporarily prohibits creditors from foreclosing on a home or repossessing a car.
- Temporarily prevents wage garnishment, debt collectors' harassment or disconnection of utilities.
- Allows consumer to get a "second chance" with their finances.

Cons of Bankruptcy

- Affects credit record for up to 10 years, creating problems in obtaining loans for cars, homes.
- Becomes a public record that can be viewed by potential employers, insurance companies, banks and other lenders.
- It will be extremely difficult to get a mortgage after bankruptcy. You may not qualify for loans for several years, especially mortgage or home equity loans. And if you get loans, the interest rates will be higher because of the risk.

Learn More: Alternatives to Bankruptcy

What Is Judgement Proof?

Judgment proof describes a person whose income is too meager to settle debts with a creditor and whose assets are protected from liquidation by federal law.

A person may own some assets of value – Social Security, Disability, retirement accounts, ERISA Pensions, Veteran's benefits, worker's compensation benefits, public assistance, child support and alimony – but these are protected by federal law and thus considered judgment proof.

The income from these sources is used for everyday expenses such as rent, utilities, food, clothing, etc. Taking that income away to pay off debts could leave the person homeless and struggling to survive. That's why they are protected.

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Bankruptcy Alternatives

If your income is too high for a Chapter 7 bankruptcy, there are other financial options available besides a Chapter 13 bankruptcy.

The best way to determine how to deal effectively with your debt is to contact a nonprofit credit counseling agency like InCharge Debt Solutions and let their certified counselors review your budget or offer help creating one that puts you on more affordable financial footing.

The goal is to determine which relief option will help you eliminate debt and regain control of your finances. And the service is FREE!

Some options that might help your situation include:

- **Debt Management Plan —** Entering a debt management plan can provide enough relief to allow you to eliminate credit card debt over a 3-5 year period. Under debt management, credit counselors work with lenders to reduce interest rates, fees and penalties to an affordable level. In return, you promise to pay back the full principal over time in an efficiently managed manner.
- **Debt Consolidation Loan —** This option combines all your debts into one manageable bill and pays them off with a single loan that has a reduced interest rate. Look for an dependable, experienced debt consolidation company and be wary of consolidating several unsecured loans into one secure loan, meaning one backed by collateral like a home or car.
  - **More About:** Debt Consolidation vs. Bankruptcy
- **Debt Settlement —** This is an attempt to convince creditors to accept less than what is owed on their debt, maybe even as much as 50% less. It's a great deal if you can get it, but debt settlement causes significant damage to your credit report and many creditors refuse to deal with it.

Is Bankruptcy Right for You?

Bankruptcy is losing some of the negative image it carries as people realize getting a second chance – even financially – is actually a good thing. But treat the process respectfully. Use the course in pre-bankruptcy filing and pre-discharge to learn more about alternative debt-relief solutions and ways to manage your money successfully.

Without debts, you can start on the road back to financial health. Setting up a budget, paying closer attention to spending habits and applying for a secured credit card are some preliminary steps to re-establishing credit. Handling loans and credit in a responsible manner – i.e. paying all bills on time – is a good way to build on that credit.

If you've been granted a second chance, take advantage of it, but remember, the goal is bankruptcy is to never come back.

Learn More: Bankruptcy vs. Debt Relief

Chapter 7 Bankruptcy

Chapter 7 bankruptcies are designed to liquidate the debtor's assets. All property, except that which a petitioner is allowed to keep, is turned over to a bankruptcy trustee who disburses the debtor's funds to creditors in an effort to repay part of the debts that are owed.

Chapter 13 Bankruptcy

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Chapter 13 bankruptcies are debtor reorganization proceedings that encourage the consumer to repay as much of the debt as possible. A regular income is required to secure a Chapter 13 repayment plan, which usually lasts three to five years.

Bankruptcy Education Courses

Approved by the U.S. Trustees, InCharge issues Bankruptcy Code-compliant certificates for required pre-filing counseling and pre-discharge education. If you file for bankruptcy, you must attend a Pre-Filing Credit Counseling session. After filing, you must complete Pre-Discharge Debtor Education before your bankruptcy is finalized. InCharge offers both of these educational courses.

Website: https://www.incharge.org/bankruptcy/

Understanding Debt Consolidation Programs & How They Work – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/blog/pay-off-high-interest-credit-card-debt/

Debt Consolidation Programs & How They Work

Debt consolidation is an effective financial strategy for eliminating credit card debt. It reduces your interest rate and monthly payment so you pay off debts faster. Get free debt consolidation help over the phone or online.

What Is a Debt Consolidation Program?

Debt consolidation combines high-interest credit card bills into a single monthly payment at a reduced interest rate. Paying less interest saves money and allows you to pay off the debt faster.

Debt consolidation is available with or without a loan. It is an efficient, affordable way to manage credit card debt, either through a debt management plan, a debt consolidation loan or debt settlement program.

If you can't make more than minimum payments on your monthly credit card bills, a debt consolidation program is a very good way to regain control of your finances.

Types of Debt Consolidation Programs

There are three forms of debt consolidation programs:

1. Nonprofit debt consolidation
2. Debt consolidation loans
3. Debt settlement

The first two are aimed at consumers who have enough income to handle their debt, but need help organizing a budget and sticking to it.

The third – debt settlement – is used in desperate situations where the debt has reached unmanageable levels.

If you're not sure which is the best way to consolidate debt, call a nonprofit credit counseling agency like InCharge Debt Solutions. A certified counselor will go through your income and expenses, help you create an affordable monthly budget, then offer free advice on which consolidation program will eliminate your debt.

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“Credit Counseling will develop an action plan that is tailored to your exact needs,” Rebecca Steele, Chief Executive Officer for the National Federation of Credit Counseling, said. “When you’re in debt, you need to understand your budget, what it’s going to take to resolve your debts and how you can put fair, affordable payments in place to achieve that goal. That is what credit counselors should do for you.”

Debt Consolidation Program Options

InCharge (nonprofit debt consolidation), Avant (debt consolidation loan) and National Debt Relief (debt settlement) each represent different segments of the debt consolidation industry. We’ll explain the advantages and disadvantages of each to help you distinguish between the three types of debt consolidation programs, as well as how to get started.

Nonprofit Debt Consolidation

Nonprofit consolidation is a payment program that combines all credit card debt into one monthly bill at a reduced interest rate and payment. These programs are offered by nonprofit credit counseling agencies, who work with credit card companies to arrive at a lower, more affordable monthly payment for you. Nonprofit debt consolidation is the truest form of a debt consolidation program. It’s more of a service than what you get with a loan, and a purer form of consolidation than debt settlement. You have the backing of a nonprofit company with credit counselors to answer questions and guide you through difficult financial situations.

Pros of Nonprofit Debt Consolidation:

- This is not a loan and your credit score is not a factor in qualifying.
- Reduced interest rates (somewhere around 8%, sometimes less) help lower monthly payments.
- Credit counselors assist in developing an affordable monthly budget.
- Financial education offered to keep this from happening again.

Cons of Nonprofit Debt Consolidation:

- If you miss a monthly payment, all concessions granted by the creditor could be canceled.
- There is a one-time setup fee between $50-$75 as well as a monthly service fee averaging $32, but the savings on interest should more than make up for the fees.
- You are required to stop using credit cards except for one emergency card.

Sign-Up Process:

1. The easiest way to enroll is through online debt consolidation or you call a counselor at a nonprofit credit counseling agency like InCharge Debt Solutions.
2. Authorize the agency to access a list of your credit card debts and monthly payment information from your credit report.
3. Gather information about your monthly income and expenses to determine how much money you have available for credit card consolidation.
4. Be prepared to answer questions about your goals and the timeline you’re working toward to become debt free.

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5. Credit counselors will assess your situation and tell you if you qualify for a nonprofit debt consolidation program. If not, the counselor may recommend a loan, debt settlement or possibly bankruptcy as a solution.

Debt Consolidation Loan

The traditional form of credit consolidation is to take out one large loan and use it to pay off several credit card debts. Because you now only have one loan, a debt consolidation loan, you have one monthly payment, which simplifies the bill-paying process. However, this can be tricky. Lenders rely heavily on your credit score as a signal that you will repay the loan. If you are having problems paying credit cards, your credit score may suffer and there is legitimate concern you will repay the loan. You could be denied a loan or, at the very least, charged a high interest rate. Be aware that application and origination fees could add to the cost of the loan.

Pros of Debt Consolidation Loans:

- Interest rates for loans should be lower than rates for credit cards.
- Loans can be used to pay off any type of unsecured debt.
- A single payment every month removes stress of late payments.

Cons of Debt Consolidation Loans:

- Eligibility and interest rates are dependent upon your credit score, which could be very low if you have a lot of credit card debt.
- There is little flexibility with loans. A loan is legally binding, while nonprofit debt consolidation and debt settlement can be cancelled at any time.
- Loans come with origination fees that need to be paid upfront. These fees can range from 1%-8% of your loan amount.

Sign-Up Process:

1. Make a list of unsecured debts you would like to consolidate and add each balance (the total amount you owe) to find out how much you need to borrow.
2. Check your credit score. If necessary, take steps to raise it over 680. Most likely, that will mean making on-time payments for at least three months.
3. Determine the average interest paid on those debts for comparison purposes. If you have a low credit score, it’s not a sure thing your interest rate will improve.
4. Apply to at least three lenders whether it be a bank, credit union or online lender, and then compare the terms against each other and what you are currently paying.
5. Use the loan money to pay off each debt individually.

Debt Settlement

Debt settlement sounds like a sexy option to consolidate debt. Who wouldn’t want to pay half (or less!) of what you owe on credit card debt? But this is considered a desperation measure for a reason. Ads boasting that settlement companies like National Debt Relief can get at least 50% of your debt forgiven, don’t tell the whole story. That figure doesn’t include the fees you will pay for the service; the late penalties you incur while settlement negotiations take place; and whether a creditor will even accept the offers made. The results from this form of debt consolidation definitely are mixed. Do all the math before you choose this option. It should be noted that attorneys offer debt settlement in addition to companies like National Debt Relief.

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Pros of Debt Settlement:

- You will pay less than what you actually owe.
- If the creditor is willing to negotiate and you have enough money to make an attractive offer, this option could take less than a year.
- It can stop calls from debt collectors and creditors.
- It will help consumers avoid bankruptcy.

Cons of Debt Settlement:

- The creditor doesn't have to accept your offer, regardless of the amount.
- Debt settlement is highly regulated in 12 states, making it difficult to achieve.
- Late fees and interest add to the balance every month until a resolution is agreed upon.
- By the time you pay fees for the service and the penalties for late payment, your net reduction likely will be closer to 25% of what you originally owed.
- The amount of debt forgiven is taxable income if it is over $600.

Sign-Up Process:

1. The first step is to make a list of the debts you plan to settle and do the math to determine the total amount owed on each account.
2. Research at least three debt settlement companies or attorneys – Clear One Advantage, National Debt Relief and Freedom Debt Relief are the 3 largest – and compare the terms for each.
3. Open an escrow account at your bank. Make sure the account is in your name and you have full control of the money.
4. The debt settlement company must deal with each credit card account individually. Typically, there must be at least 40%-50% of the amount owed already in the account before the debt settlement company can make an offer.
5. If a settlement is agreed upon – even if it's just one account – you must release the money from escrow.

Best Debt Consolidation Companies

Consumers have numerous choices for relief through debt consolidation programs. Making the right choice involves an honest assessment of your income and spending habits. In other words: a budget!

If you can create a budget that accurately reflects your spending, you will be in the best position to decide how much you can afford each month to dedicate to eliminating debt.

Here are some companies that offer choices for debt consolidation.

InCharge Debt Solutions

- **TYPE:** Nonprofit Debt Consolidation
- **HOW IT WORKS**: A credit counselor asks questions about your income and expenses to see if you qualify for a debt management program. If you enroll in the program, you agree to have InCharge debit a monthly payment, which will then be distributed to your creditors in agreed upon amounts. In return, credit card companies agree to lower interest rates to around 7% (sometimes lower), which results in lower monthly payments.

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- **FEES**: A one-time setup fee that ranges from $50-$75. Monthly service fee is about $30.
- **LENGTH OF TIME:** 3-5 years with no penalty for early payment.
- **CREDIT SCORE IMPACT:** Typically, credit scores will improve after six months of on-time payments. There will be a drop initially due to closing all but one of your credit card accounts.

Avant

- **TYPE:** Debt Consolidation Loan
- **HOW IT WORKS**: First, you must fill out an application and be approved for a loan. Your income and expenses are part of the decision, but credit score is usually the deciding factor. Avant requires a minimum score of 580 with an annual gross income above $20,000. If approved, you receive a fixed-rate loan and use it to pay off your credit card balances. You then make monthly payments to Avant to pay off your loan.
- **FEES**: Interest rates from 9.95%-35.99%. Origination fee: 4.75%. Late payment fee: $25.
- **LENGTH OF TIME:** 2-5 years with no penalty for early payment.
- **CREDIT SCORE IMPACT:** Applying for a loan has no effect on your credit score, but missing payments will hurt your score. Conversely, making on-time payments should improve it.

National Debt Relief

- **TYPE:** Debt Settlement
- **HOW IT WORKS:** The qualifying standard is at least $7,500 of debt. You open an escrow account and make monthly payments (set by National Debt Relief) to that account instead of to your creditors. When the balance has reached a sufficient level, NDR negotiates with your individual creditors in an attempt to get them to accept less than what is owed. If a settlement is reached, the debt is paid from the escrow account.
- **FEES:** 15%-25% of the original debt. The company website doesn't list any other fees.
- **LENGTH OF TIME:** 2-4 years.
- **CREDIT SCORE IMPACT**: It's a huge negative and it lasts for seven years. Expect your credit score to drop 75-125 points as your bills go unpaid and accounts become delinquent.

What to Look for in a Debt Consolidation Program

There are many avenues to eliminating debt through debt consolidation, but there are just as many detours that will compound your problem if you are not paying attention.

Keep your guard up against credit repair scams that promise results that don't seem possible. There are plenty of advertisements in this industry that sound too good to be true … and it's because they are! Don't fall for them.

The first thing to look at before joining a debt consolidation program is confidence that the agency, bank, credit union or online lender is there to help you, not to make money off you.

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You should be asking how long they have been in this business; what their track record for success is; what do the online reviews say about customer experience; and how much are you really going to save by using their service?

The last question is the most important because you can do any of these debt consolidation programs yourself. So, if the fees charged make it a break-even exchange, there really is no reason to sign up. Your total cost in a program should save you money while eliminating your debt.

How Do Credit Consolidation Companies Work?

Credit consolidation companies work by finding an affordable way for consumers to pay off credit card debt and still have enough money to meet the cost of basic necessities like housing, food, clothing and transportation.

The term “credit consolidation companies" covers a lot of ground in the debt-relief industry. They range from giant national banks to tiny nonprofit counseling agencies, with several stops in between and offer many forms of credit card debt relief.

To simplify things, it is easiest to divide credit consolidation companies into two categories:

- Those who consolidate debt with a loan based on your credit score
- Those who consolidate debt without a loan and don’t use a credit score at all

Banks, credit unions, online lenders and credit card companies fall into the first group. They offer debt consolidation loans or personal loans you repay in monthly installments over a 3-5 year time frame.

They start by reviewing your income, expenses and credit score to determine how creditworthy you are. Your credit score is the key number in that equation. The higher, the better. Anything above 700 and you should get an affordable interest rate on your loan. Anything below that and you will pay a much higher interest rate or possibly not qualify for a loan at all if your score has dipped below 620.

The second category – companies who provide credit card consolidation without a loan – belongs to nonprofit credit counseling agencies like InCharge Debt Solutions. InCharge credit counselors look at your income and expenses, but do not take the credit score into account, when assessing whether you qualify for a debt management program.

Based on the information provided, they recommend debt relief options such as a debt management program, debt consolidation loan, debt settlement or filing for bankruptcy as possible solutions.

Which Debt Consolidation Program Is Right for Me?

It takes research to determine what debt consolidation program is right for you. Each one is geared toward a different set of circumstances.

If you have enough income to pay your bills, nonprofit debt consolidation works in most cases. There is very little risk, and the program is really designed to be a helping hand. You can cancel any time and still have the other programs available as options.

When you take out a debt consolidation loan, you are converting your credit card debt into loan debt. That closes the door on the possibility of later enrolling in a nonprofit debt consolidation program.

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Debt settlement requires you to be all in. In order for it to work, you have to create bargaining leverage by stopping all payments to your creditors. Once you go down this road there's no coming back, but if your debts are already in collections, settlement and bankruptcy might be your only option.

If you don't know which program is right for you, credit counseling can help. Credit counselors are certified professionals, who know these programs in and out. They will walk you through your finances – answering any questions, giving advice and making a recommendation based on the information that have.

At the end of the day, the program that's right for you is the one that gets you across the finish line.

Frequently Asked Questions

What Is A Debt Consolidation Company?

A debt consolidation company is one that combines all credit card debt into a single monthly payment. It could be a nonprofit credit counseling agency using a debt management program with no loan involved; a bank, credit union or online lender offering a debt consolidation loan; or a debt settlement company that requires a lump-sum payment to pay off the debt.

Are There Free Government Debt Consolidation Programs?

The government is not involved in any debt consolidation programs. The government does provide grants to nonprofit credit counseling agencies that work with consumers to solve problems with credit card debt.

Which Is Better: Balance Transfer Cards Or Debt Consolidation?

Balance transfer cards that offer 0% interest are the ideal way to pay off credit card debt if you are committed to paying off the balance during the promotional period (anywhere from 6-18 months). However, there are several hurdles to clear before you get one. First, you must qualify for a balance transfer card, which usually means having a credit score of 700 or higher. Next, there usually is a balance transfer fee of 3% to 5% involved. That could add hundreds of dollars to the amount owed. Then, if you haven’t paid off the balance when the promotional period ends, the interest rate will jump anywhere from 13% to 25%, maybe even higher. Finally, if you continue using the credit card to pay for shopping, you may end up owing more than what you started with.

How Do I Get Started With Debt Consolidation?

Contact a nonprofit credit counseling agency like InCharge Debt Solutions to find out which form of debt consolidation best suits your situation. The counselors at nonprofit credit counseling agencies are trained and certified by a national organization to act in the best interests of the consumer.

They help create an affordable monthly budget based on your income and expenses. Based on that budget, they recommend a nonprofit debt consolidation, debt consolidation loan or debt settlement program. The advice is free. The consumer selects the form of consolidation they are most comfortable with.

If you don’t qualify for any of the three, the only option could be bankruptcy.

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Can I Enroll In Debt Consolidation Programs Online?

Yes. All three forms of debt consolidation make it possible to apply online.

Which Debt Consolidation Programs Can Consolidate Debt With Bad Credit?

You can consolidate debt with bad credit through a nonprofit debt consolidation program or debt settlement program. Qualifying for a debt consolidation loan, however, is driven by your credit score so bad credit could mean high interest rates or not qualifying at all. **Will Enrolling In A Debt Consolidation Program Affect My Credit Score?**

Yes. Nonprofit debt consolidation and debt consolidation loans may have a negative impact at first, but if you complete the program, both should help raise your credit score. A debt settlement program has a negative effect that will last for seven years.

Which Debts Can Be Consolidated Through A Debt Consolidation Program?

Credit cards are, by far, the most popular form of debt to consolidate because of the high-interest rate attached to them. Consolidation works best when the interest rate is reduced and monthly payments are lowered because of it.

It is possible, though not advisable, to include medical bills, rent, utilities, phone bills and other forms of unsecured debt in a consolidation loan, but since none of those typically has an interest rate attached, there is no gain from consolidating them.

Are There Fees Involved In Debt Consolidation Programs?

Yes. The size of fees varies, but each form of consolidation has fees associated with it. **Can I Cancel My Debt Consolidation Program?**

Nonprofit debt consolidation and debt settlement are voluntary programs. You aren't legally obligated to complete them, though you will lose any concessions offered by cancelling. To cancel, you need to call, email or fax the agency where you enrolled.

A debt consolidation loan is legally binding. You can't opt out. **How Long Do Debt Consolidation Programs Take To Get Rid Of All My Debt?**

Budget 3-5 years to get through a program, regardless of which one you choose.

Website: https://www.incharge.org/debt-relief/debt-consolidation/free-debt-credit-consolidation/

Military & Veteran Debt Relief – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/housing/homebuyer-education/homeownership-guide/what-happens-if-i-pay-my-mortgage-late/

Military Debt Relief

InCharge Debt Solutions recognizes that service members from all branches of the US military face unique financial challenges related to frequent relocation, deployment, disability and PTSD. InCharge offers credit counseling 100% free of charge. We're here to help.

Five Military Debt Relief Programs

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Members of the military have plenty to worry about when they are serving our country. The last thing they should have to worry about is if they paid the mortgage and credit card bills this month.

The good news is there are laws that protect servicemembers from many civilian credit worries. The bad news is a lot of military personnel still suffer severe financial difficulties and have a hard time finding debt-relief options. There are programs to help active-duty military and veterans with debt relief. Best to start with the most significant.

Here are five programs designed to help active-duty military and veterans:

1. Servicemembers Civil Relief Act – This federal law, originally enacted in 1940, regulates interest rates for credit cards, auto loans and other financial services for active-duty military. It also requires landlords to let you out of your lease, without penalty, for deployment. The SCRA has been amended and protections have been added to help with evictions and wage garnishments.
2. Military Lending Act – Under the Military Lending Act, servicemembers cannot be charged more than 36% interest for credit products.
3. Veteran's Housing Benefit Program – This program offers loans to veterans at very low rates.
4. Nonprofit Credit Counseling– Free financial counseling provided by nonprofit companies like InCharge Debt Solutions.
5. Debt Consolidation– There are a few options in this category, any one of which could provide the debt-relief solution best suited for your problem.

Whether it's a debt management program, a debt consolidation loan, debt settlement or, in the most severe instances, bankruptcy – consolidating your debt can ease the strain. Debt can feel unending, but there is a way to seek military financial help and find one of the several ways to consolidate debt.

Servicemembers Civil Relief Act

It's been around since 1940 and was initially called the Soldiers' and Sailors' Civil Relief Act, though its origin dates back to the Civil War. Congress passed legislation that gave relief to soldiers who could not pay their debts while at war. Union privates made all of $13 a month in the Civil War, which was actually $2 more than their Confederate counterparts. That wasn't a lot, but at least they didn't have to deal with collection agencies threatening to ruin their credit score. The Servicemembers Civil Relief Act limits those hassles and provides other protections for active-duty personnel. The law bans creditors from proceeding with foreclosures, evictions, garnishments and repossessions and other actions until 60 days after a service member returns from active duty. When service members are called to active-duty, lenders are required to set a maximum interest rate no higher than 6%. Despite such protection, studies show that more than one in four military families carry $10,000 or more in credit card debt, and 10% of families owe $20,000 or more. More than half of enlisted and junior non-commissioned officers reported they often make only minimum payments on their credit cards.

Military & Veteran Debt Consolidation Loan Options

If you are looking for a debt reduction plan, a good place to start would be examining the interest rates you pay on your current bills, especially credit card debt and compare those against the interest rate charges for a debt consolidation loan. One form of debt

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consolidation is taking out one loan to pay off several smaller loans. It is most often used to eliminate credit card debt because debt consolidation loans should have far lower interest rates and agreeable terms.

For example, depending on your credit history, you could get a debt consolidation loan of 8%-10% interest rate to wipe out credit card debt that probably has reached 25%-30%.

There are several types of debt consolidation loans – personal loan, home equity loan, military debt consolidation loan, balance transfer loan, loan from family or friends – and each has its advantages and disadvantages.

- Personal loans**:** This is the most common form of debt consolidation. You go to a bank, credit union or online debt consolidation lender, ask for the amount you need to pay off credit card debt, they check your credit score and payment history and approve or disapprove your loan. More than 20 million Americans owed over $178 billion in personal loans in 2022, a 24% jump over the previous year. About 3% of personal loans were over 60 days past due.
- Home equity loan**:** This loan has the lowest interest rates for one very important reason: You are putting your home up as collateral. If you miss payments, you could lose your house. In return, you get interest rates as low as 6% compared to the national average of 17.92% for credit cards.
- Military Debt Consolidation Loans**:** If you have a VA loan on your home, you may qualify for a Military Debt Consolidation Loan, which has a lower interest rate than standard civilian consolidation loans. With a consolidation loan, you can pay off all unsecured debts – credit cards, medical debt, payday loans, etc. – and then make one monthly payment to a single lender.
- Balance transfer cards**:** The attraction here is that you pay 0% interest for an introductory period (usually 6-18 months), giving you time to pay off credit card bills at no interest. However, it's very difficult for people already in trouble with credit cards to qualify for a 0% interest card. If you do qualify for one, you must pay off your debts in the introductory period or your rate soars to 18%-20% or higher.
- Family and friends**:** This could be the place to get the lowest rates and best repayment terms IF both sides trust each other and act responsibly. IF they don't, this can ruin relationships and be a really bad idea.

If you're not happy with any of these choices, you could consolidate your debt without a loan through a nonprofit credit counseling agency. Credit counselors walk you through the steps of setting up a monthly budget and then recommend debt-relief options. One of those is a debt management program, which doesn't require a loan and doesn't consider credit score as part of the qualifying process. Debt management programs are a good way to eliminate debt, eventually increase your credit score and relieve stress from financial problems. Counselors work with lenders to reduce the interest rate you're paying and the amount of your monthly payment so that all debt is eliminated in a 3–5-year period.

Homeowners Assistance Program (HAP)

Homeownership is practically a given in the military – 51% of millennials in the military are homeowners – but with that comes another given: There are likely to be problems keeping up with payments. The Department of Defense recognized that and set up the

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Homeowner Assistance Program (HAP), which provides financial assistance to qualified candidates facing a crisis concerning their housing. HAP covers active service members, veterans, surviving spouses and civilians working in the Department of defense. It provides financial assistance for those facing foreclosure, having to sell their home at a loss or being unable to sell their home, or those dealing with collections agents. Members of the Armed Forces who incur a wound, injury, or illness in the line of duty during deployment (30% or greater disability) also qualify for assistance. Applicants who qualify receive financial assistance under one of three scenarios:

1. **Private Sale:** Benefit amount is the difference between 95% of the home's prior fair market value and the selling price. HAP may also reimburse the applicant for normal and customary seller's closing costs
2. **Government Acquisition:** Benefit amount is the greater of 90% of the home's prior fair market value OR the mortgage(s) payoff amount
3. **Foreclosure:** Benefit is paid to the lien holder for legally enforceable liabilities.

The Military Lending Act of 2006

The Military Lending Act of 2006 limits predatory practices. More relief is offered through the Veterans Administration. The VA home loan program usually looks at only the previous 12 months of credit history unless bankruptcies, tax liens or collections are involved. It also doesn't require a down payment, and interest rates are typically lower than those offered with conventional loans. Military service members can also get a loan by refinancing their house through the VA. Qualified veterans can use the Interest Rate Reduction Refinancing Loan to obtain a lower interest rate or change from a variable rate loan to a fixed rate. If you want to take cash out of your home equity, the Cash-Out Refinance Home Loans programs lets you replace your current loan with one that has new terms. The danger is your house is collateral and can be foreclosed if you don't make the payments. Serious decisions like this require careful consideration.

Free Credit Counseling for the Military and Veterans

InCharge Debt Solutions offers free credit counseling to the military and veterans. If you qualify, you may join a Debt Management Plan, which could help you pay off your debt over 3-5 years. Qualifying depends on factors like the amount of debt as well as your income. The easiest way to find out if you qualify is to take part in a free credit counseling session.

Instead of having an array of bills to keep track of, debt consolidation or a Debt Management Plan would mean writing one check per month. Whether that's the answer or not, there are far better solutions than the quick fixes offered by payday lenders outside of military bases. The last thing a member of the military needs is for bad credit to make them a discredit to the armed forces.

Grants for Active Military and Veterans

The VA has a number of grant programs designed to help veterans and military families deal with everything from finding a permanent residence to gaining access to cultural community events to hiring legal aid to receiving financial aid for a college education. The grant money is generally awarded to local civic and religious groups who then

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disburse it to veterans and active military. To find the list of available grants for the military service members and veterans, visit these sites:

- Grants.gov – This site is part of the Veterans Administration and offers grant information on locations for applying for grants.
- GrantWatch.com – Lists grants from all over the country for nonprofits, faith-based organizations and 501 (c)(3) to help veterans with everything from finding a home to technical training for a job.
- Finaid.org – This website focuses on grants for veterans and their dependents.
- USVeteransMagazine.com – This site, like Finaid, has a long list of places for veterans, service members, their spouses and dependents to check for grants to attend college.
- MilitaryBenefits.com – Features a page on 10 benefits that veterans might not know about, including information on long-term care, certification programs and unused GI Bill benefits.

Other Debt Relief Options for the Military

Along with specialized debt relief solutions available to military servicemembers and veterans, there are other options that can be utilized by anyone. All of these options, alone or used in combination, can provide important relief.

It's worth noting that the government has programs providing financial help for people with disabilities. If you are one of the 30% of veterans with a disability, it's worth investigating to see if assistance from those programs can help you offset your debt.

As for credit card debt, the choice often comes down to deciding between debt settlement or bankruptcy.

Debt Settlement

Debt settlement is an attempt to negotiate an agreement with creditors that allows you to pay less than what you owe. While that may sound, it is not a perfect solution. It can damage your credit rating and affect your future ability to secure credit in the future. Some states even have laws against debt settlement companies.

That said, if you choose this option, you typically will engage a third-party firm to do the negotiating with creditors. These companies advise you to stop paying bills and, instead, put money in an escrow account. When there is enough money in the escrow account – which usually takes 2-3 years, during which time late fees and interest charges add to the balance – an offer is made to the creditors to settle the debt.

It the creditor accepts, the money is transferred, and the debt is settled. Creditors are not obligated to settle. Also, there are fees that must be paid to the debt settlement company.

The benefit of debt settlement is appealing, but may be outweighed by the damage to your credit score.

Credit Card Debt Forgiveness

This option is similar to debt settlement — you pay less than the full amount of your debt without dealing with aggressive for-profit companies. With credit card forgiveness — but there is no negotiating involved. Creditors forgive as much as 50 to 60% of the

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amount you owe. In exchange, you agree to a fixed monthly payments that eliminate your debt in 36 months.

While there is still damage to your credit score, a credit card forgiveness program will stop debt collectors and lawyers from pursuing you for the debt.

Bankruptcy

Bankruptcy is a lifeline for people who can't solve their debt problems any other way. The two major kinds of bankruptcy – Chapter 7 and Chapter 13 – are alike in this one significant way: Each should be your last option when trying to get out from under debt.

Chapter 7, or "straight" bankruptcy, offers protection from creditors and collection agents, but it comes at a price. Non-exempt assets are liquidated – sold, that is, with all the proceeds divided among your creditors. However, items like your home, car, tools for work, clothing, retirement accounts and household goods, are considered exempt. In fact, 96% of Chapter 7 filings are deemed "no asset" cases, meaning the trustee doesn't believe there is any property worth selling.

Still, though your debts are resolved, the bankruptcy remains on your credit report for 10 years and it will be difficult to get home or car loans.

Chapter 13 bankruptcy involves a judge-approved plan, in which you agree to pay your debts in 3-5 years. While you are under the court's protection, creditors and collections agencies cannot continue to contact you. If you stay current with payments, you may retain most of your assets, but Chapter 13 bankruptcy remains on your credit report for seven years.

Veterans Administration Debt-Relief Options

The VA offers vets in financial trouble several options, depending on the source of their problem. For example, the Loan Guaranty Service may work with mortgage companies and banks to ask forbearance for those Veterans having difficulty paying or work out a Mortgage Loan Modification – which could lead to a reasonable payment plan to keep the Veteran in his or her home rather than go to foreclosure.

If you are a borrower and want to contact the VA Loan Guaranty Office regarding any aspect of your mortgage, call 1-877-827-3702. Visit the trouble making payments web page if you have financial trouble or some other circumstance regarding your VA home loan. VA also makes financial planning services available at no cost to beneficiaries of:

- SGLI (Servicemembers' Group Life Insurance)
- TSGLI (Traumatic Injury Protection)
- FSGLI (Family Servicemembers' Group Life Insurance)
- VGLI (Veterans' Group Life Insurance)

Servicemembers who are interested in financial counseling but have not received a TSGLI payment may contact their Command Financial Specialists or Financial Readiness Counselor.

Veterans who are not a beneficiary of one of the benefits listed above and not able to access this free financial counseling service provided by VA, may find free or low-cost financial counseling options through various nonprofit organizations, including:

- Credit unions
- Extension offices

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- Religious organizations
- Nonprofit agencies

It's important that the Veteran's credit counseling service be accredited by either of these organizations:

- National Foundation for Credit Counseling (NFCC)
- Financial Counseling Association of America (FCAA)

Furthermore, veterans may seek advice and support through VSO's and MSO's who provide financial readiness and planning training for those during transition. For example, the USO's Pathfinder Program provides no-cost financial literacy resources to transitioning servicemembers and their families up to one year after they separate from the military.

Debt and Your Military Security Clearance

Service members are held to a higher standard than civilians. They can't abuse alcohol, drugs or even credit. Article 134 of the Uniform Code of Military Justice spells it out: Service members who don't pay their bills "bring discredit upon the armed forces." They can lose their security clearances, promotions and even face court martial if they fail to live up to their financial obligations. Despite such consequences, 36% of military service members have trouble paying monthly bills, according to a study by the Financial Industry Regulatory Authority (FINRA). That's also why you see so many payday lender storefronts outside the gates of military bases. The payday lenders won't tell you that making only one monthly payment on a debt management program or debt consolidation loan with lower interest rates might be the best route to solvency. Instead, they will offer the quick solution of taking out a payday or auto title loan where the average interest rate is 400% and could be as high as 1,000%. If you're even slightly tempted by the flashing signs, please take a deep breath, and start exploring other debt-relief options. The Servicemembers Civil Relief Act is your friend.

InCharge Military Debt Consolidation

If you are looking for a military debt consolidation program, InCharge's debt management program may be a good fit for you. With this program, you can consolidate your debts without taking out a new loan.

InCharge Military Financial Resources

As a way of honoring military service and showing appreciation for the sacrifice of military families, InCharge offers these tailored resources:

- Military Money Articles. InCharge is proud to publish Military Money articles on InCharge.org: a comprehensive personal finance portal for service members and their families. Find informative articles, videos and podcasts about the GI Bill, VA loans, Thrift Savings plans and much more.
- Free military and veteran eBooks. Recent publications include Defending Your Home, a guide to military housing issues, and Transitions: Where Do I Go from Here? How to transition from military to civilian life.
- Daily tips-oriented Military Money Minutes broadcast on Armed Forces Radio.

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Defending Your Home – eBook

Defending Your Home is designed for service members, veterans and their families to help with navigating the special housing challenges faced by those who serve. May this book help you establish and maintain your own personal and financial security through sustained homeownership.

Download From iTunes

Kindle & Other Formats

Additional Financial Assistance Resources for Military Families

The Department of Defense and Military Services offer servicemembers and families military debt relief and help with home loans through networks of financial literacy and preparedness resources, including one-on-one financial counseling. Navigating through the internet to find these programs isn't easy, but that is why we are here to help. To find more information on financial readiness resources, education, and support, go online to the Office of Financial Readiness.

- Military Money – This is a personal finance website for military families that provides free information and resources. They have many helpful articles that explain the many unique financial situations military families find themselves in.
- Military OneSource – This service is provided by the Department of Defense at no cost to active, Guard and Reserve (regardless of activation status) and their families. The program provides service members with a connection to an NFCC member agency, like InCharge Debt Solutions, and offers funding for up to 12 counseling sessions per family.
- Explore VA Health Care Benefits – Explore VA provides a fast way to learn about VA benefits, find out which ones you may be eligible for, share information with friends and family, and apply for benefits.
- Military INSTALLATIONS – This is the official DoD source for installation and state resources available to active-duty, guard and reserve service and family members.
- S. Military Personnel and Veterans page of USA.gov – Here, you'll find resources and official information for active-duty military personnel, including history, support for families, benefits, career assistance, education and much more.
- Servicemembers HomePage, Consumer Financial Protection Bureau – This government website has sections on Planning Your Future and Protecting Your Finances and much more.
- Veterans Affairs Website – The U.S. Department of Veterans Affairs provides detailed information on health care benefits, life insurance, pensions, home loans, survivor benefits, education and much more.
- Military.com – This is a good resource, which explains in plain language the many benefits available to active-duty personnel, reserves, National Guard, retirees, veterans and their families.

Seek Professional Help for Military Debt Relief

Military personnel, especially those trying to live on a budget for the first time, face a lot of economic pressure. Fortunately, there are government agencies and nonprofit credit counseling services to ease you through the trouble. If you're a servicemember who recognizes that you've overextended yourself financially, take advantage of the

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free counseling services offered by InCharge or go online and research what is available to help you successfully eliminate debt.

Website: https://www.incharge.org/debt-relief/credit-counseling/military-debt-relief/

Credit Counseling – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/understanding-debt/credit-card/how-to-manage-credit-card-debt/

Credit Counseling

Credit counseling is a free service that helps you evaluate your finances and identify debt relief programs. InCharge's certified credit counselors may help you enroll in a debt management program, lowering your interest rates and monthly payment.

What Is Credit Counseling?

Credit counseling is a free service that provides help with budgeting, solutions for becoming debt-free, and tips for managing your money successfully.

Credit counseling is offered by nonprofit agencies and is sometimes called debt counseling. It involves a 30-minute interview with a certified counselor who gathers information about your financial situation to develop a plan that helps you regain control of your finances.

The plan may include a debt management program that nonprofit agencies like InCharge Debt Solutions offer to pay off credit card debt. Credit counseling also includes looking at your credit report to verify all accounts and educational materials to map out your financial future.

Credit counseling aims to provide a solution that helps you achieve debt relief and get on a financially healthy path.

The service is free and can be done over the phone or online. Credit counseling does not directly impact your credit score, but if the advice provided helps pay down your debt with on-time payments, it can lead to an improved score.

During a counseling session, you'll be provided the following:

- **Budget Review:** A counselor helps you create a budget that includes personalized suggestions on cutting expenses.
- **Debt Analysis:** A review of the debt accounts in your credit report.
- **Recommendations:** An action plan with recommended debt solutions and alternatives available to you.

The action plan is only a suggestion. Credit counselors give you an understanding of your financial situation and empower you to take action if needed.

A study on credit counseling by researchers at Ohio State University found that those who received counseling reduced credit card debt by nearly $6,000 in the first 18 months. That's compared to a $3,600 reduction by those who did not receive counseling. About 70% of the 12,000 participants said credit counseling improved their financial confidence.

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“People in a crisis situation are looking for partners they can trust and that’s what a good credit counseling agency should provide,” Rebecca Steele, CEO of the National Foundation for Credit Counseling (NFCC) said. “We are going to spend time with the consumer going over their income, the stability of their income, understanding their budget needs and teaching them how to save money for those rainy-day situations. That’s the real value of a credit counseling agency.”

Benefits of Credit Counseling

- Credit counseling is an effective method for establishing a budget and tackling debt, but the benefits don't end there.
- Credit counseling optimizes your budget and provides the tools to make informed decisions about credit. Becoming a knowledgeable borrower and savvy credit user will improve your credit score over time.
- Credit counseling can help strategize how to pay off predatory payday loans. These loans charge excessive interest rates that can trap you in years of debt.
- Credit counseling can help stop aggressive phone calls from debt collectors if you end up enrolled in a debt management program. This can offer peace of mind and allow you to focus on paying off your debt without badgering from creditors.
- Credit counseling can stop wage garnishments from dwindling your paycheck. As long as you're participating in a debt management program (and paying on time), debt collectors are unable to garnish your wages.

Credit Counseling Services

Nonprofit agencies offer additional services to debt counseling, but credit counseling starts with the question-and-answer session to gather details of your financial situation. Depending on the counselor’s recommendation, you might also take advantage of one of the following solutions:

- Debt Management Plan
- Bankruptcy Counseling
- Housing and Education Counseling
- Student Loan Counseling

Debt Counseling

This is the initial credit counseling session in which a certified credit counselor collects information about your income, assets and expenses. They will then pull a copy of your credit report and review your debts with you. Counselors make recommendations for reducing expenses to help you pay off your debt faster. They may recommend a debt management program or bankruptcy based on your income, assets, and debts. Read more about what happens during a credit counseling session.

Debt Management Plan

If you have enough income to handle your debt, a counselor may recommend a debt management plan (DMP). A debt management plan is not a loan and doesn’t reduce the amount of money you owe the credit card company.

What a debt management plan does is make it easier – and more affordable – to pay off credit card debt in 3-5 years without having to take out a loan. Credit card companies offer reduced interest rates to people who enroll in a debt management program in

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exchange for closing your credit cards and making consistent, on-time monthly payments.

Dropping the interest rate to around 8% (and sometimes as low as 0%!) reduces the consumer's monthly payment to an affordable level while paying off debt in 3-5 years.

Nonprofit agencies do charge a fee for this service. There is a one-time set-up fee (usually $50, but not to exceed $75) and a monthly service fee averaging $32, depending on your state and debt amount. Learn more about debt management program fees.

Credit Card Debt Forgiveness

The credit card debt forgiveness program makes it easier to free yourself from credit card debt by reducing the amount you owe by up to 50%. You have 36 months to pay off the remaining balance, which must exceed $1,000 to qualify for the program. This will harm your credit score because credit bureaus prefer you repay your debts in full. However, you can overcome the initial blow to your credit by paying your bills on time and completing the program without taking on more debt.

Bankruptcy Counseling

The certified counselors at InCharge can provide pre-file credit counseling and pre-discharge bankruptcy education for consumers filing bankruptcy. Both sessions are required for anyone going through bankruptcy. Each education course can be completed online or over the phone with a credit counselor.

You will receive a certificate of completion to provide to the court before debts are discharged. There is a fee involved, but it can be waived if you can't afford it.

Housing and Education Counseling

Credit counselors can provide housing counseling such as pre-purchase counseling, for eclosure prevention counseling, and homebuyer education. Many lenders and government assistance programs require a certificate of completion from a homebuyer education course as a condition of the mortgage. These courses teach consumers budgeting, finding a mortgage, paying taxes, home inspections, and necessary lessons in the home-buying experience. The classes are offered by nonprofit organizations approved by the U.S. Department of Housing and Urban Development (HUD).

Student Loan Counseling

The federal government has eight student loan repayment plans with different benefits and eligibility requirements. With student loan counseling, you can get a customized report of your federal student loan repayment options by providing information to a certified counselor. The data is analyzed using a logic engine, which identifies suitable repayment options – including potential discharges, repayment plans, and rehabilitation.

Military and Veteran Debt Relief

InCharge offers nonprofit counseling to military service members, veterans, and their families free of charge. We recognize that service members from all branches of the military face unique financial challenges related to frequent relocations, deployment, disability, and PTSD. We're here to help.

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More on military debt relief:

- Military Pay 101
- Debt and Your Military Security Clearance

When Is Credit Counseling a Good Idea?

Credit counseling is valuable at any decision-making stage of your financial life but probably most helpful when you realize you can't keep up with expenses and must find a way to reduce debt.

Some typical examples of situations when credit counseling would help include:

- A job loss or reduction in work hours causes financial problems.
- Your work is steady, but you're still living paycheck-to-paycheck because you can't create a budget or don't have the discipline to live with one.
- You use credit cards to pay everyday expenses like rent, utilities, food, and gas because you don't have enough cash in your wallet or money in your bank account to pay those expenses immediately.
- Overspending on things like dining out, entertainment, and clothing means there is never enough money left over to put in a savings account or emergency fund at the end of the month.
- Credit counseling is a reliable alternative if you've been rejected for a debt consolidation loan for unsecured debt.

Situations like this are common and correctable. Credit counselors have experience dealing with the issues that weigh consumers down and can offer a list of suggestions and solutions that will change the direction of your financial life for the better.

How Credit Counseling Can Help You Reach Your Financial Goals

Credit counseling isn’t only about offering debt-relief solutions. Certified counselors are trained to ask consumers to look past the short-term financial problems and set long-term goals that will help them avoid future problems.

Here are goals you can work toward once you have your debt under control

- Buying a home
- Buying a car
- Sending children to college
- Funding a retirement plan
- Establishing an emergency fund
- Planning a vacation

These are achievable goals if you have the right plan. Good credit counseling will help you shape that plan.

How to Choose the Best Credit Counseling Agency

The Federal Trade Commission recommends contacting nonprofit credit counseling companies, like InCharge Debt Solutions, for online credit counseling, over-the-phone, or in-person counseling.

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Most nonprofit agencies offer credit counseling for free; however, the FTC website warns that nonprofit status does not guarantee the services are free and suggests careful research before choosing a credit counseling company to avoid credit counseling scams.

5 Characteristics of a Reputable Credit Counseling Company

1. **Nonprofit**: Check the company's "About Us" section on its website to make sure it is a registered 501(c)(3) nonprofit organization.
2. **Licensed and Accredited**: Be sure the organization is accredited by the Council On Accreditation (COA) before signing up for their program. The COA determines the standards by which the credit counseling industry follows.
3. **Certified Counselors**: Counselors should be certified, preferably by the National Foundation for Credit Counseling (NFCC). The NFCC requires member organizations to adhere to strict guidelines and regular audits for data security, counselor certification and results-oriented customer service.
4. **Low Complaints**: Contact the state attorney general or Better Business Bureau for records of complaints and how the agency responded to them.
5. **Free Education:** Choose an agency that provides free financial literacy education to clients and the general public.

Questions to Ask a Credit Counselor

Credit counseling agencies aim to reduce your debt, but their methods for doing so can vary tremendously. Research and compare different companies to determine if they offer suitable solutions. Asking pertinent questions can help you choose the right credit counseling agency for your situation. Here are some questions to keep in mind during your search:

- **What Services do you provide?** The ideal agency will offer various services, including budget counseling, financial planning, and debt management. Beware of agencies that try to lock you into a plan without reviewing your finances and accounting for your long-term goals.
- **What educational materials do you provide?** Most agencies will offer an abundance of free information and educational materials on managing credit and paying off debt. If your agency does not, it's a red flag, and you should keep searching.
- **Are your counselors accredited or certified by a third-party organization?** Ask about the qualification process for becoming a credit counselor. Aim for an agency that uses a third party to train its counselors.
- **What are your fees?** Find out if there are initial, set-up, or monthly fees for participating in their programs.
- **What if I can't afford your program?** Ask about reduced or waived fees. Many nonprofit agencies will work with consumers for free or at a discount.
- **How do you keep my information confidential?** This can ease anxiety if you're worried about keeping your personal information secure.
- **How are your employees paid?** If employees are paid every time you pay for additional services, consider looking elsewhere.

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For-Profit vs. Non-Profit Credit Counseling Services

The NFCC, which certifies credit counselors, has approved 57 nonprofit agencies. The NFCC accredits no for-profit companies.

"Providing free credit counseling is our obligation as a nonprofit," Steele said. "We have the consumer's best interests at heart, and our counselors are trained and understand social work."

In other words, it's not all about the money. Nonprofit agencies are there to serve the consumer. For-profit companies are there to make a buck.

Credit counselors at nonprofit credit counseling agencies operate under strict state and organizational guidelines designed to ensure they act in their clients' best interests. States frequently audit nonprofits to ensure they comply with all of that state's regulations, and they must demonstrate that they are acting in the best interests of all of their clients.

For example, InCharge offers clients monthly newsletters with money-saving tips and stories of people who have gotten out of debt to help motivate clients to do the same.

What Happens During Nonprofit Credit Counseling?

On average, a consumer credit counseling session takes about 30 minutes. You can receive a session online or over the telephone. You'll provide information about your income, expenses, and debts, after which you'll receive a personalized debt relief solution.

Success Stories

- How Ron Paid Off $29,000 In Credit Card Debt: https://www.incharge.org/debt-relief/credit-counseling/success-stories/how-ron-hart-paid-off-29000-in-credit-card-debt/
- How Robin Lowered Her Interest Rates And Paid Off Her Debt: https://www.incharge.org/debt-relief/credit-counseling/success-stories/family-conquers-the-debt-management-plan/
- How I Paid Off $18,000 in Credit Card Debt: https://www.incharge.org/debt-relief/credit-counseling/success-stories/how-i-paid-off-18000-in-credit-card-debt/

Why Choose InCharge for Credit Counseling?

InCharge offers convenient online counseling: enter your income, assets, and debts, and you'll receive a personalized debt relief solution – all without having to talk to a person. InCharge has an A+ rating from the BBB, and we are certified by the NFCC.

Apply online or call us at 1-866-721-3925 to learn more about how to retake control of your finances.

Our Debt Counseling Services

- Debt Management Program
- Bankruptcy Counseling
- Housing Counseling
- Student Loan Counseling

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Website: https://www.incharge.org/debt-relief/credit-counseling/

Foreclosure Prevention Counseling – InCharge Debt Solutions

Can help with: Debt & Credit ›

Phone	Call Today: (800) 565-8953
Website	https://www.incharge.org/housing/foreclosure-prevention/help/
Email	OHC@InCharge.org

Foreclosure Prevention Counseling

Behind in your mortgage payments? Fearful of losing your home? There's help for your situation, and you don't have to go it alone. InCharge is a HUD-approved housing counseling agency that provides assistance to struggling homeowners with the goal of helping them keep their homes and avoid foreclosure when possible.

or Continue Online: https://www.incharge.org/housing/foreclosure-prevention/help/

If you are behind on your monthly bills, including your mortgage, InCharge offers free (that's free — no charge, no obligation) confidential financial counseling assistance. Let one of our certified housing counselors assist you in person or via the telephone.

What Is a Foreclosure?

Foreclosure is the term given the legal process that allows the lender to reclaim a home or other real property and resell it when the owner fails to make mortgage payments for an extended period. Details vary from state to state; however, under federal law, a servicer generally is prevented from starting the foreclosure process until a loan is more than 120 days past due.

This taking and reselling of a foreclosed home is alarming enough, but if the property sells for less than the amount owed on the mortgage, the original owner could be on the hook for the difference (also known as a deficiency judgment). This can happen if the owner made a minimal down payment and has not been in the home long, or if local property values have slumped.

In cases where the property sells for more than the mortgage balance (plus legal expenses), the owner will be due the surplus. Sometimes — forwarding addresses aren't current or accurate, for instance — notification falls through the cracks. In such cases, former owners should check with the local clerk of court. Requesting the record is free, or may even be online, and applying for the surplus rarely is complicated. Avoid anyone who offers to check on your surplus for a fee, or who offers to buy the rights to your surplus.

As you might expect, enduring a foreclosure does long-term damage to the owner's credit history. Foreclosures also are a matter of public record.

Be proactive, says Chicagoland-based author, podcaster, and veteran real estate advisor Dave Kohl: "Best practice is to take matters into your own hands, and do so as soon as you realize that you could become delinquent.

"Know what you owe and how much (or little) money would be left if you sold the property based on checking local home prices. Determine if a sale would pay off your

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debt and leave you with enough to rent or buy where you can better afford. … Sometimes a refinance can make the difference. The important thing is to consider all possibilities, giving yourself as long as possible to make your best decision."

Foreclosure can be triggered by assorted causes, most often involving failure to make monthly mortgage payments, or the mortgage holder detects fraud — the applicant claimed to be an occupying owner to get the best interest rate, but instead uses the home as a rental — and exercises the option to accelerate the loan repayment.

Whatever the situation, after a period of time – specified in the closing documents – the lender will accelerate the loan. An acceleration letter will be sent requesting the full amount past due, to be remitted by a specified date.

If the amount is not paid, the lender will accelerate the loan, commencing foreclosure proceedings. A foreclosure package will be forwarded to an attorney or trustee by the lender (depending on the state in which the property is located) and legal action begins. The time required for the lender to foreclose varies by state.

Upon arrival of the foreclosure package, the attorney's fees and costs begin to accrue, becoming part of the amount due and the total debt. The attorney files a complaint, starting the foreclosure process. Attorney's costs are relentless: The longer the process, the more it costs the consumer.

As the foreclosure progresses, leading ultimately to toward the sale, the fear of losing the home and all that the owner has invested becomes a reality. Once the foreclosure sale takes place, the home is lost. In certain states, a property may be redeemed, but at the total debt amount (including legal fees), not just the past-due amount.

If a foreclosure sale takes place and the former homeowners remain in the property, local authorities will carry out an eviction. All personal items will either be set out on the street or stored for a specified period of time. In addition, individuals can be sued in some states for a deficiency balance, and wages and/or assets can be attached.

A foreclosure will crash your credit score, making it difficult to obtain another mortgage in the next two to three years, minimum. If there is an upside, it's that the impact of the foreclosure will recede with each passing year; meanwhile, there are many ways you can begin to rebuild your credit immediately. InCharge counselors can advise you in this area, as well.

What Is Foreclosure Prevention Counseling?

Home ownership is not just the bedrock of the traditional American dream; once achieved, the treasured dwelling place also can become a store of wealth. For many, a house is a family's more valuable possession. Additionally, keeping families in their homes preserves communities, helps neighborhoods prosper, encourages rising property values, and increases the tax base.

The former is the reason homeowners must dig in when foreclosure threatens. The latter is a key reason lawmakers from county commissions to Congress heed at least one lesson from the Great Recession a decade ago: Government has an interest in preventing avoidable foreclosures.

Washington's Making Home Affordable plan helps responsible homeowners obtain affordable refinancing or loan modifications that allow them to remain in their homes.

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Get started by finding a legitimate housing or financial counselor who can help work through your problems:

- The U.S. Department of Housing and Urban Development (HUD) can help you find a counselor. Call (800) 569-4287 or (877) 483-1515, or visit the agency's website.
- HOPE NOW, a cooperative effort of mortgage counselors and lenders to help homeowners, offers the Homeowner's HOPE Hotline. Reach a nonprofit, HUD-approved counselor at (888) 995-HOPE.

What Happens During a Foreclosure Prevention Counseling Session

During a foreclosure preventing counseling session, your counselor will:

- Review your current income, living expenses, savings, and debts.
- Help you understand your options and possible solutions to your financial challenges.
- Assess your options for avoiding foreclosure, which could include a loan modification available under the federal Making Home Affordable program or another borrower assistance program.

Your counseling session comes with no additional obligations.

Prepare for Your Counseling Session

Being prepared will help your counselor help you. By better understanding your financial position, (s)he can assess potential options for you. When you speak with your counselor, have the following documents at hand:

- Most recent pay stubs and most recent tax return.
- Most recent bank statements.
- Credit card bills.
- Your monthly mortgage statement.
- Any utility bills, personal loans, and car payments.

The certified housing counselor will work with you and your lender to determine your options.

Freddie Mac Borrower Help Network

InCharge Debt Solutions has partnered with Freddie Mac in the mortgage giant's nationwide Borrower Help Network. Does Freddie Mac own your mortgage? Visit Freddie Mac to find out. Call today to set up a free appointment.

Visit the Freddie Mac Avoiding Foreclosure Resource Center to find useful tips, tools, and educational resources, including information on what to expect when working with your servicer. Freddie Mac Borrower Help Centers are located in several cities throughout the United States.

Making Home Affordable Program

The Making Home Affordable Program provides a broad strategy to help struggling homeowners avoid foreclosure.

The Home Affordable Refinance Program (HARP) has been designed to give four-to-five-million homeowners loans, owned or guaranteed by Fannie Mae or Freddie Mac, an opportunity to refinance into more affordable monthly payments.

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The Home Affordable Modification Program (HAMP), a response to the Great Recession, was active 2009-2018. The program has expired; lenders no longer accept applications for HAMP.

Foreclosure Assistance for FHA-Insured Homeowners

Part of HUD, the Federal Housing Administration (FHA) works energetically to halt and reverse foreclosure-related losses. Through its National Servicing Center (NSC), which offers assorted loss-mitigation programs and educational resources, the agency has the backs of FHA-insured homeowners facing financial hardship or unemployment whose mortgages are in, or at risk of, default.

NSC's programs are available, as well, to home-equity conversion mortgage (HECM) borrowers.

FHA offers a variety of ways to get in touch.

- Call the National Servicing Center at (877) 622-8525.
- Call the FHA Outreach Center at (800) CALL FHA (800-225-5342).
- Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.
- **Email the FHA Resource Center**
- **The Online FHA Resource Center**

Q. How do I find out if I'm eligible for these programs?

Call InCharge Housing Counseling and speak to a certified housing counselor. You also can visit MakingHomeAffordable.gov and click the eligibility tab. It is useful to know if your loan is owned by one of the two government mortgage programs, Freddie Mac or Fannie Mae. Your mortgage company has the information, or you can check on your own, online or by phone:

- Fannie Mae: (800) 232-6643 (8 a.m.-8 p.m. ET)
  - Fannie Mae Loan Lookup
  - Freddie Mac: (800) 373-3343 (8 a.m.-8 p.m. ET)
  - Freddie Mac Loan Lookup

Q. I'm behind on my mortgage by a couple of months and my lender has started calling asking about the status of my payments? What should I do?

Never (never, never) avoid speaking to your lender. Take their calls, describe your situation and explain why you are behind in payments. If the pandemic has taught us anything, it's that some financial changes are inevitable, especially when they involve loss of employment, accidents and illness, or other major economic upheavals.

Ask your lender about the above programs to see if you may be eligible for a refinance or a modification.

You also can contact InCharge Debt Solutions Housing Counseling. After learning more about your situation, one of our certified housing counselors can contact your lender on your behalf.

Thanks to HUD-approved housing counseling agencies, including InCharge Debt Solutions, homeowners have an advocate. With the help of a no-fee housing counselor, you can learn how to avoid foreclosure, what steps to take when you are facing foreclosure, and how to avoid foreclosure scams.

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A housing counselor also can help you navigate the housing terminology, complete the required paperwork, and work with your mortgage lender.

Lender Forms

Find your lender's name below to access required forms. If your lender is not listed, use **InCharge Debt Solutions General**.

Forms should be completed and returned to InCharge within 72 hours of your counseling session.

Fax: 877-419-8370

Email: OHC@InCharge.org

Mail: 5750 Major BLVD., Suite 300, Orlando, FL 32819

- Bank of America
- Chase
- Citibank
- InCharge Debt Solutions General
- Wells Fargo

Spot & Avoid Foreclosure Prevention and Loan Modification Scams

When financial stress creates fear and opportunity, scammers move in. There was plenty of fear to go around in 2020, prompting a surge in fraud in the field of foreclosure prevention, or mortgage relief, according to the Federal Housing Finance Agency (FHFA).

As explained repeatedly here, homeowners at risk of losing their dwellings have an abundance of free resources to help them avoid foreclosure. Alarm bells should clang in the heads of anyone who is contacted by someone who — for a fee — offers to negotiate a loan modification, or stop or delay a foreclosure.

"Of course, there are frauds that dupe people out of their money in the garb of counseling," says Rasti Nikolic, a financial advisor with San Francisco-based LoanAdvisor. "It is easy to recognize them. They will constantly ask for upfront payments and guarantee you modification."

Watch out for fraudulent calls, emails, or text messages from scammers claiming to represent Fannie Mae, Freddie Mac, banks or mortgage companies, nonprofits, or government officials peddling lower interest rates, foreclosure relief, delayed payment terms, or other loan modifications.

Any unsolicited contact about your mortgage should put you on high alert. Ask for credentials and a callback number. Check the credentials for the person and company (s)he claims to represent.

Decline any service that involves any sort of upfront payment.

Always maintain personal contact with your lender and mortgage servicer. Alert them to developments such as unsolicited offers of help from outsiders.

Enroll in a Foreclosure Prevention Program

Mortgage lenders really don't want your house; during foreclosure, your American dream becomes their bottom-line burden. They'd far rather see your loan return to performing as described in your closing documents.

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InCharge offers a HUD-certified foreclosure prevention service that will help you navigate your choppy financial seas. InCharge counselors know the ropes; they will help you explore each available option to help save your piece of the American dream.

Website: https://www.incharge.org/housing/foreclosure-prevention/

Eviction Prevention Help – InCharge Debt Solutions

Can help with: Debt & Credit ›

Phone	Call Today: (800) 565-8953
Website	https://www.incharge.org/housing/eviction/help/

How to Stop an Eviction

Call us for help on stopping an eviction. Our nonprofit housing counselors can help you understand your options. You may qualify for government relief programs, depending on your situation. Call for help today.

or Continue Online: https://www.incharge.org/housing/eviction/help/

Free Personal Finance eBooks – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/tools-resources/ebooks/

Download free personal finance eBooks, available for IOS and Android devices via iTunes and Amazon.

- **Credit Booster**
  - Credit Booster is designed to lead you through a step-by-step process to enhance your usage of credit and management of your debt.
    - **Download From iTunes: https://books.apple.com/us/book/credit-booster/id549483500?ls=1**
    - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**
  - **Improve Your Credit Score**
    - This book provides practical tips on how you can improve your credit score and credit report through improving your history of on-time payments, disputing incorrect information, reducing your credit utilization and maintaining a legacy credit card. Put these tips into practice today and watch your credit score improve.
    - **Download From iTunes: https://books.apple.com/us/book/improving-your-credit-score/id561516532**
    - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**
  - **Building Credit After Divorce**
    - We focus in this book on how divorce affects your credit and how you can rebuild your credit after divorce. We have included some tips and steps for you to lift your credit score up as well.

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- **Download From iTunes: https://www.incharge.org/tools-resources/ebooks/**
- **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**

Website: https://www.incharge.org/tools-resources/ebooks/

Free Personal Finance eBooks for Military Members, Veterans, and Their Families – InCharge Debt Solutions

Can help with: Debt & Credit ›

Website	https://www.incharge.org/tools-resources/ebooks/

Download free personal finance eBooks written for military members, veterans, and military families, available for IOS and Android devices via iTunes and Amazon.

- **Defending Your Home**
  - Defending Your Home is designed for service members, veterans and their families to help with navigating the special housing challenges faced by those who serve. May this book help you establish and maintain your own personal and financial security through sustained homeownership.
  - **Download From iTunes: https://www.incharge.org/tools-resources/ebooks/**
  - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**
  - **Where Do I Go From Here? Civilian Translation**
  - The book is a compilation of relevant articles covering areas such as translating your military experience and skills into marketable civilian job skills, planning a civilian career, transitioning to civilian life, and planning for life after the service.
  - **Download From iTunes: https://books.apple.com/us/book/where-do-i-go-from-here/id535571734**
  - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**

Website: https://www.incharge.org/tools-resources/ebooks/

Lifeline Support for Affordable Communications

Can help with: Phone Bill ›

Website	https://nv.fcc.gov/lifeline?id=nv_flow&sp=ZmFsc2U%3D&ln=RW5nbGlzaA%3D%3D

- **Lifeline**

USAC's toll-free number for the Lifeline Support Center: 1 (800) 234-9473

Lifeline provides up to a $9.25 monthly discount on service for eligible low-income subscribers and up to $34.25 per month for those on Tribal lands. Subscribers may receive a Lifeline discount on either a wireline or a wireless service, but they may not receive a

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discount on both services at the same time. Lifeline also supports broadband Internet service and broadband-voice bundles. FCC rules prohibit more than one Lifeline service per household.

Eligibility

Lifeline is available to eligible low-income consumers in every state, commonwealth, territory, and on Tribal lands. The Lifeline program is administered by the Universal Service Administrative Company (USAC).

To participate in the Lifeline program, consumers must either have an income that is at or below 135% of the Federal Poverty Guidelines or participate in certain federal assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), Medicaid, Federal Public Housing Assistance, Supplemental Security Income, the Veterans and Survivors Pension Benefit, or certain Tribal Programs.

Methods to Apply for Lifeline: Online, Mail, or Through a Phone or Internet Company

You will need your full name, date of birth, last 4 digits of your Social Security Number or Tribal identification number, and home address.

Online Application: https://nv.fcc.gov/lifeline?id=nv_flow&sp=ZmFsc2U%3D&ln=RW5nbGlzaA%3D%3D

Mail in Application: https://www.lifelinesupport.org/wp-content/uploads/documents/get-lifeline/LI_Application_NVstates.pdf

Phone Application: Contact your phone or internet company. Ask your selected phone or internet company for assistance submitting your application. You may be able to apply though the company's website, if they make that option available.

- **Affordable Connectivity Program**

The Affordable Connectivity Program is an FCC benefit program that helps ensure that households can afford the broadband they need for work, school, healthcare and more.

The benefit provides a discount of up to $30 per month toward internet service for eligible households and up to $75 per month for households on qualifying Tribal lands. Eligible households can also receive a one-time discount of up to $100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than $10 and less than $50 toward the purchase price.

The Affordable Connectivity Program is limited to one monthly service discount and one device discount per household.

Eligibility

A household is eligible for the Affordable Connectivity Program if the household income is at or below 200% of the Federal Poverty Guidelines, or if a member of the household meets at least one of the criteria below:

- Received a Federal Pell Grant during the current award year;
- Meets the eligibility criteria for a participating provider's existing low-income internet program;
- Participates in one of these assistance programs:
- Free and Reduced-Price School Lunch Program or School Breakfast Program, including at U.S. Department of Agriculture (USDA) Community Eligibility Provision schools.
- SNAP

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- Medicaid
- Federal Housing Assistance, including:
- Housing Choice Voucher (HCV) Program (Section 8 Vouchers)
- Project-Based Rental Assistance (PBRA)/Section 202/ Section 811
- Public Housing
- Affordable Housing Programs for American Indians, Alaska Natives or Native Hawaiians
- Supplemental Security Income (SSI)
- WIC
- Veterans Pension or Survivor Benefits
- or Lifeline;
- Participates in one of these assistance programs and lives on Qualifying Tribal lands:
- Bureau of Indian Affairs General Assistance
- Tribal TANF
- Food Distribution Program on Indian Reservations
- Tribal Head Start (income based)

Enroll

Go to AffordableConnectivity.gov to submit an application or print out a mail-in application.

Contact your preferred participating provider to select a plan and have the discount applied to your bill.

Some providers may have an alternative application that they will ask you to complete.

Eligible households must both apply for the program and contact a participating provider to select a service plan.

Money Fit – Florida Debt Relief

Can help with: Debt & Credit ›

Website	https://www.moneyfit.org/

Money Fit is a nationwide nonprofit resource for consumers to turn to for trusted guidance and help on the road to their financial goals. Our Credit Counseling Services & Personal Finance Education programs provided through the Money Fit Academy are **free to participate** in. We have excellent working relationships with thousands of creditors, many of who want the same, for their customers to **overcome their current challenges**. Also, we offer 100% free debt relief for military service members at no cost to active duty military members. For businesses and organizations that partner with Money Fit to provide Financial Wellness benefits to their employees or members, the fees are drastically reduced. You can learn more and receive your free consultation by calling our toll-free number at (800) 432-0310 or submitting your information through our website https://www.moneyfit.org/

- Our clients are generally employed earning sufficient income to repay their debts if only their creditors would lower their interest rates and stop charging late and over-limit fees. Others we help may not have full-time employment, but they have regular income from social security, disability, pensions, settlements, or other steady resources.
- We often find that those seeking our assistance have recently ended a period of unemployment, undergone some major medical procedures, gone through a difficult

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divorce, or even lost an expensive lawsuit. Consequently, they are saddled with thousands, often tens of thousands, and in some cases hundreds of thousands of dollars of debt.

- We are also happy to help individuals, from new adults to seniors and everywhere in between, deal with any consequences of periods of impulse spending, unexpected or unplanned major purchases, or just plain overspending. Such individuals and couples never find reproachful or condescending counselors but only support, resources, and services to help them re-establish their finances.
- The backbone of our services is a debt management program that helps consumers repay 100% of their unsecured debts. Individuals and households concerned with or struggling to meet their monthly payment obligations on credit card debts, medical debts, collection accounts, old utility, cell phone bills, and even payday loans will find direct and beneficial services through our certified credit counselors.
- Consumers dealing with credit cards that carry high-interest rates (anything above the national average of 14% to 17% APR) can find relief through creditor concessions negotiated by Money Fit.

Money Management International (MMI)

Can help with: Debt & Credit ›

Phone	Phone: 866-889-9347
Website	https://www.moneymanagement.org/

Money Management International (MMI) is a nonprofit organization that works with anyone seeking debt counseling and assistance options. MMI offers free, custom credit counseling for anyone struggling with their debt, no matter how much or what type. It’s able to go further in some cases, offering debt management plans (DMPs) that have helped hundreds of thousands of people get a handle on their debt. Counseling is available 24 hours a day, 7 days a week by telephone.

In the process, the typical customer saves thousands of dollars in interest and is out of debt years sooner than they otherwise might have been.

The company does this by working with your creditors to restructure your debts, such as by attempting to negotiate lower interest rates. MMI tends to negotiate rates down to about a quarter of what they start as, on average. Whether or not your creditors agree to lower rates, you’ll make one monthly payment to Money Management International, which will send it out to your creditors until the debts are fully resolved.

Website: https://www.moneymanagement.org/

12603 Southwest Freeway, Suite 450

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Stafford, TX 77477

Programs offered by Money Management International (MMI) (13):

Credit Counseling Services – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/credit-counseling/what-does-a-credit-counselor-do

Credit Counseling Services

Simple, judgment-free solutions to debt, credit, and budget problems.

What is credit counseling?

Credit counseling is a service designed to help consumers find solutions to common financial challenges. Alternatively known as consumer credit counseling, debt counseling, and debt & budget counseling, credit counseling can help you learn how to manage overwhelming debt, poor credit, budget deficits and more. These counseling conversations are always kept confidential and focused on meeting the client where they are and developing a plan for them to meet their financial goals.

MMI is a nonprofit credit counseling and financial education company with NFCC-certified counselors. We take the time to thoroughly review your budget, discuss your concerns, and provide specific advice on how to reach your unique goals. Best of all, we offer credit counseling for free, 24/7.

What can credit counseling do for me

Our credit counseling services are all about breaking free from the cycle of crushing debt and ever-increasing expenses. We understand that complicated problems require personalized solutions, which is why our counselors work so hard to make sure your needs and concerns are heard and understood.

As part of this confidential conversation, we'll discuss ways to help you save money, find relief from credit debt, and start working toward your top financial goals. You'll leave your free session with an action plan, access to valuable resources, and — if it's right for you — the opportunity to save money and accelerate your debt repayment with a debt management plan.

Credit counseling from MMI is an excellent, obligation-free way to start finding real, lasting relief. Start your free credit counseling session today.

Credit counselors available 24/7

Start the conversation and get the support you deserve.

How does credit counseling work?

Watch YouTube Video: https://youtu.be/aYuJtnIk8ks

Credit counseling is a great way to step back and get clarity on your financial situation. During your session, we'll review your income, expenses, and debts in detail to create a complete picture of where your money is going. It's helpful to have your most recent

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bills and statements on hand so that we can get a better understanding of what your current situation looks like.

Next, we discuss your current goals and long-term financial plans, providing unbiased suggestions and resources designed to help you reach those goals. Through our credit counseling services, we'll provide the support and practical advice you need to make lifelong changes to your financial outlook.

The initial counseling session usually takes less than an hour to complete over the phone, or as little as 15 minutes online. During this session, we can help you create a budget and share options for eliminating debt. You can complete your free credit counseling session online, over the phone, or even in-person in select locations.

Why choose credit counseling from MMI?

What's different about credit counseling at MMI? MMI is one of the nation's leading providers of nonprofit credit counseling and financial education services. For over 60 years, we've helped people overcome financial challenges and start making measurable progress toward their goals. Apart from our credentials, we're focused on meeting you wherever you are in your financial journey and creating a plan that meets your needs.

Nearly 80% of clients report a decrease in stress just by beginning to work with MMI.

Instant Stress Relief

Nearly 80% of MMI clients report an immediate decrease in stress just after that one session. Read our client reviews to see more stories of instant relief.

Improved Credit Score

Counseled clients have seen their credit scores increase by an average of over 30 points. For clients on a DMP that number is even higher.

Save Money and Pay Off Debt

Beyond money-saving budget tips, clients can save significantly by starting a DMP with MMI, where the average interest rate is below 7%.

Credit Counseling FAQs

MMI offers confidential credit counseling for free, 24/7, online and over the phone. Learn more about credit counseling from MMI.

What does a credit counselor do?

With your permission, a credit counselor will pull your credit report and review all your debts, expenses, and sources of income. After thoroughly reviewing your information, they will provide recommendations and send you a customized action plan. Learn more about the role of credit counselors: https://www.moneymanagement.org/credit-counseling/what-does-a-credit-counselor-do

What do I need to bring to my credit counseling session?

The more information you have on hand, the better. Gather recent pay stubs, bank statements, creditor statements (loans and credit cards), and utility bills. That said, we can work with whatever information you have available, so don't hesitate to get started. Learn more about preparing for your credit counseling session: https://www.moneymanagement.org/blog/how-to-prepare-for-your-credit-counseling-session

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Does credit counseling cost anything?

No. We offer free credit counseling online and over the phone, 24/7. You may be offered additional fee-based services following your free session, but there is no obligation to use any additional services.

Will you talk to my creditors?

Every MMI counseling session is completely confidential. We will only contact your creditors if you decide to begin a DMP in order to set up your repayment plan.

How do I start a credit counseling session?

Credit counseling from MMI is available online or over the phone, 24/7. We also offer in-person sessions at select locations if you call ahead to schedule an appointment. Give us a call at 866-889-9347 or begin online: https://www.moneymanagement.org/online-counseling

Are your services confidential?

Confidentiality is one of the fundamental benefits of our counseling services. Your participation in a counseling session is not reported to anyone unless otherwise disclosed or agreed to by you. We don’t report to the credit reporting agencies. If you choose to establish a debt management plan your counselor will request your permission to negotiate with your creditors on your behalf.

How long does a counseling session last?

Each person’s financial situation is unique and so each counseling session is tailored to meet the specific needs of each consumer. A full credit and budget counseling session typically lasts 45 minutes, but don’t hesitate to begin online and go at your own pace.

How many creditors do you work with?

We have strong relationships with many of the nation's major credit corporations. If you’re having trouble repaying a credit card, there’s a very good chance we can help. We also work with most unsecured creditors including doctors, attorneys, finance corporations, and collection agencies, if you have other debts that require assistance.

Is information submitted through this website secure?

Yes, MMI is committed to maintaining your privacy and online confidentiality. Our privacy statement outlines the steps that we’ve taken to ensure that any information or data that you provide is kept confidential and cannot be used improperly.

Can I fax information to MMI?

Yes. Our three main fax numbers are:

- 888-812-5358 for documents related to establishing a debt management plan
  - 800-933-0133 for documents related to automated deposits
  - 888-845-0501 for documents related to the support of an existing debt management plan

If you need to fax documents related to our housing or bankruptcy services, please call 866-889-9347 to find the right fax number for your specific issue. Using the correct fax number will ensure that your document is properly routed.

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Begin your free credit counseling session

Ready to break free from the cycle of overwhelming debt and financial uncertainty? We can make it happen. Relief is just a call or click away! Credit counseling from MMI is available online or over the phone, 24/7. We also offer in-person sessions at select locations if you call ahead to schedule an appointment. Give us a call at 866-889-9347 or begin online: https://www.moneymanagement.org/online-counseling

Website: https://www.moneymanagement.org/online-counseling

Credit Card Debt Repayment (Statewide – Phone, Jacksonville, Miami, Tampa) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/

Credit Card Debt Repayment Services

What's the best way to resolve your credit card debt?

Whether you only have a little credit card debt, or you're dealing with a lot of it, you're probably aware of the significant emotional and financial costs that come with it.

And if you've been struggling, you want to get out of credit card debt as quickly as possible but may not know the way out.

What are the top credit card debt solutions?

Sometimes we all need a little push to help us get out of credit card debt. The right tool or program can be just the thing you need to start making real progress towards financial freedom. These are the four most well-known methods of repaying credit card debt (beyond just handling it on your own). While there are other ways to approach debt management, these are the preferred credit card debt relief programs to turn to when you're stuck in a cycle of debt.

Debt Consolidation

Debt consolidation is a blanket statement that covers a variety of methods (including debt management plans). The basic premise is always the same, though: you take multiple debts (usually unsecured credit card debts) and bring them all together, either as a loan, a credit card balance transfer, a mortgage refinance, or something else.

The big benefit of debt consolidation is that all of those accounts — with their different payment amounts, different due dates, and different interest rates — become one payment (ideally with a lower interest rate). As with any credit product, though, the better your credit score, the better the terms you'll be able to score. If your credit's a bit subpar, you may have a hard time qualifying for something that actually helps you save money.

Debt Management Plan

Learn more about debt management plans from MMI.A debt management plan (or DMP) is a form of debt consolidation usually offered through a nonprofit credit counseling agency like Money Management International. The credit counseling agency works with your creditors to reduce your interest rates and set a monthly payment that fits your

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budget. You make deposits to the credit counseling agency, which then makes monthly payments on your behalf.

You don’t need a high credit score to qualify for a DMP and plans are typically designed to be completed within five years, which makes it an appealing option for anyone who’s missed a few payments or simply wants to accelerate their credit card repayment.

Debt Settlement

The major advantage of debt settlement is that you’re only paying off a portion of your credit card debt. Working with a settlement company or handling your own negotiations, you work out an agreement with the creditor to pay back a certain percentage of the debt, usually in one lump sum or a small number of payments. The unpaid debt is considered forgiven, and while it may have tax implications, you won’t have to pay that portion off.

Debt settlement usually causes major damage to your credit score, so it’s typically only recommended if you’re already extremely delinquent or if paying in full isn’t feasible.

Bankruptcy

Bankruptcy is an important tool for when your credit card debt has gotten so out of hand, none of the other options are remotely viable. Filing for bankruptcy is a difficult (and potentially costly) process, but it’s a perfectly valid option, especially when unsecured debt begins to threaten your home and livelihood.

There are two kinds of bankruptcy: Chapter 7, where the included debts are wiped out, and Chapter 13, where you end up repaying a portion of the included debts through a repayment plan. If the court determines that you have the “means” to repay at least some of your debts, you’ll likely end up having to file for Chapter 13 bankruptcy. No matter which option you’re interested in, if you’re considering bankruptcy you should speak with a qualified attorney.

Your Situation

So, what’s the best way to get help with your credit card debt? It really depends on your situation. Your credit card debt is just one piece of the puzzle. You have other bills and financial obligations, as well as your income to consider. Not surprisingly, it is more difficult to overcome debt and other obstacles the less money you make.. If you are in this position, you may need help with your credit card debt.

To find the best credit card repayment solution for you, we need to figure out what challenges you're currently facing.

What best describes your situation?

You’re not behind on anything, you’d just like to be out of debt faster

You’ve paid your bills on time, and you can make your monthly minimums, no problem. You’re just looking to get out of credit card debt ASAP. If you’ve got strong credit, you may be able to save time and money with a debt consolidation loan. This option allows you to condense all your debts into a single monthly payment. If your credit’s a little dinged, you can get the same benefits with a debt management plan. This isn't a loan, so there's no credit requirement, but it does prevent you from opening more lines of credit while you’re making payments.

Your main problem is your high credit card interest rates

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If high interest rates and monthly charges are making it impossible to make any progress on your credit card repayment, you may be able to get better rates with a debt consolidation loan (if you qualify) or a debt management plan. These repayment options help you with your credit card debt by consolidating your payments into a single, manageable monthly payment.

You're having trouble making your monthly credit card payments

If you're struggling to make payments each month, things certainly don't get any easier when creditors start adding fees or increasing your interest rate for missing payments. A certified, nonprofit credit counselor can help you with your budget, but ultimately a debt management plan may be the best fit.

You're receiving collection calls and deep in debt

A big medical bill, a temporary loss of income - it's really easy to get into a hole and often really hard to get out. If you're way behind on your bills and getting regular collection calls, you may want to pursue a debt settlement or start a debt management plan.

You're worried about losing your house, car, business, etc.

If your debts and other financial liabilities greatly outweigh your assets and things just seem to be getting worse, you may want to talk to a qualified legal professional about filing for bankruptcy.

You have no income to pay off your credit card debt

If there's no money coming in and no way to support any kind of repayment plan, your best bet may be to speak with a qualified legal professional about filing for bankruptcy. In the meantime, talk to a certified, nonprofit credit counselor to get connected to resources and programs to keep you safe.

Getting Started

Counseling is available 24 hours a day, 7 days a week by telephone, so no matter where you live or what time of day you would like to talk with a counselor, they are here to help. If you prefer to meet with a counselor face-to-face, MMI offers in-person counseling by appointment only at its Jacksonville, Miami, and Tampa Branch offices.

To find out how MMI can help solve your financial challenges, or to speak with a certified counselor, visit MoneyManagement.org or call 866.864.8995. For support regarding an existing debt management plan (DMP), call 800-642-2227.

Call 1-800-642-2227 for a free counseling session, make an appointment, or email us.

- Statewide (Phone): 1-800-642-2227
  - Jacksonville Branch: 9580 Hutchinson Park Dr., Jacksonville, FL 32225
  - Miami Branch: 6303 Waterford District Dr., Suite 400, Office 425, Miami, FL 33126
  - Tampa Branch, 100 Ashley Dr. S., Ste. 600, Tampa, FL 33602

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Website: https://www.moneymanagement.org/

Credit Report Reviews – Statewide (Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/credit-counseling

Credit Report Reviews

Concerned about your credit? Our experts can help you unlock the secrets of your credit report and start building strong credit for a lifetime.

Understanding your credit report

A little help can go a long way. We provide the tools and guidance to make it easy. Your credit report and credit score influence your ability to get a loan, buy a car, own a home, rent an apartment, find affordable insurance, land a good job, and so much more.

What is a credit report review?

A confidential, one-on-one credit report review from MMI is a great way to demystify credit. Working with a certified credit counselor, you'll examine all the information shared on your credit report, section by section. Your counselor will help you understand what it all means, how each item is potentially impacting your credit score, and what you can do to improve your overall credit health. Strong credit can be the difference between reaching your big picture goals and falling short.

What can a credit report review do for me?

Bad credit can be extremely costly. Low credit scores usually lead to high interest rates and a lack of options when it comes to mortgages, auto loans, credit cards, and insurance offers.

If you're worried about your credit, a credit report review is an excellent way to begin making positive changes. Each session includes two key features:

1. You get a breakdown of your credit score

We'll share your current score and discuss all the factors that go into making a good (and bad) credit score. Most importantly, we'll focus on the top factors that may be bringing your score down.

2. You're provided recommendations and action plans to improve your credit score

Good credit doesn't happen overnight, but we can give you a roadmap to improving your credit health quickly, all while creating the habits that build good credit for a lifetime.

MMI is not a credit repair company and does not provide credit repair services.

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Is a credit report review right for me?

A credit report review is a great first step for any consumer that wants to learn more about their personal credit. If any of the following sound like you, though, it may be an especially good idea to work with a certified credit expert:

- You've never looked at a credit report before and need help understanding what's on your personal report.
  - You've recently had a loan or credit application rejected and you aren't sure what to do next.
  - You plan on making a major purchase soon and need your credit history to be as solid as possible.
  - You suspect that there may be errors on your credit report, but don't know how to verify that.

In other words, if your credit is holding you back and you're ready to start building the strong credit profile you deserve, give us a call, and connect with a certified expert today.

Why do you need good credit?

A strong credit history is an important part of your overall financial health. While it may be possible to live on cash alone, building a positive credit history makes it so much easier to qualify for loans, get favorable insurance rates, land your dream apartment, and much, much more.

If you've been avoiding thinking about your credit history, consider all the ways that a strong credit history can improve your life.

It saves you money

Mortgages and car loans can cost hundreds more per month when you have poor credit.

It can help you land a job

Approximately 25% of HR professionals use credit checks to spot red flags in applicants.

It can reduce your car insurance costs

Nearly all major insurers use a credit-based score to help calculate your auto insurance premiums.

It helps keep the lights on

Utility companies may require a deposit or deny you service outright if your credit is bad.

It's easier to recover

Unemployment and other setbacks are easier to manage when you can borrow money at a low rate.

It can give you peace of mind

Over half of Americans report being anxious about money. Good credit provides a reassuring safety net.

What happens during a credit report review session?

We begin by pulling a copy of your most recent credit report from Experian

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Together, we discuss all the items on the report, reviewing the listed accounts and making note of any negative marks.

Next, we discuss your credit score

We pay special attention to the specific factors that may be impacting your score. After discussing your credit goals, we'll provide you with personalized recommendations and suggested next steps to help you reach your goals.

Everything is summarized in your unique credit building action plan

By the end of the session, you should be equipped with the knowledge and direction you need to start building better credit.

Credit report review FAQs

Want to learn more about credit report reviews from MMI? Here are some of the questions we get asked the most often.

Is there a fee for credit report reviews?

Yes, the standard fee for a credit report review session is $59, collected at the end of your session. For consumers residing in Kansas and Oregon, the fee is $49.99. Income-based fee reductions are available – speak to a counselor for more details.

Will I receive my credit score?

Yes, we will share and discuss your score as part of the review.

Is this service confidential?

Absolutely! We care deeply about your privacy. Your participation in a credit report review session will not be reported to any creditors or other third parties.

Will you help me remove negative items from my credit report?

If we discover an error on your report, we'll provide you with instructions on how to file a dispute and get the error removed. If a negative item on your report is legitimate, however, then it will stay on your report for at least seven years.

Will the credit report review session impact my credit score?

No. When we pull your credit report it's considered a "soft" inquiry, which shouldn't impact your credit score.

Will I receive a hardcopy of my credit report?

We're not able to provide you with an electronic or printed copy of your credit report as part of your review. However, you can easily find and download a free copy of your credit report at AnnualCreditReport.com.

How long does a credit report review session last?

Everyone's credit history is different and so every credit report review session is tailored to meet your unique needs. Depending on the complexity of your credit report and your questions, a review session could be anywhere from 30 to 90 minutes.

How do I begin a credit report review counseling session?

You can schedule your credit report review session by calling 866-889-9347.

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Start your credit report review today

Great credit is a marathon, not a sprint. The best time to start working on building a strong credit history is right now. If you need help understanding what's on your credit report, we're here for you!

Give us a call

Begin your credit report review session immediately or schedule an appointment. Call 866-889-9347.

Learn about credit counseling

Too many bills and not enough money to go around? Free credit counseling is a great place to start: https://www.moneymanagement.org/credit-counseling

Website: https://www.moneymanagement.org/credit-counseling

Debt Management Plans (Statewide – Online & Phone, Jacksonville, Miami, Tampa) – Money Management International (MMI)

Can help with: Debt & Credit ›

Address	Jacksonville Branch: 9580 Hutchinson Park Dr., Jacksonville, FL 32225
Phone	Statewide (Phone): 1-800-642-2227
Website	https://www.moneymanagement.org/

Money Management International (MMI) is one of the largest nonprofit financial counseling and education organizations in the country. MMI provides the foundation for empowered financial choices through expert professional guidance, including 24/7 service online and by phone.

Debt Management Plans

The benefits of debt consolidation without a loan. Learn more about our powerful debt management and repayment program.

Whether you're starting to struggle making payments, or feeling the weight and frustration of your debt, MMI can help you find practical, nonprofit, debt management solutions. If you're looking for a more manageable way to pay off your debt but don't want to get locked into to a new loan, consolidating your debt with a debt management plan may be the right choice.

What is a debt management plan?

A debt management plan (DMP) is a structured debt repayment program that doesn't require a loan and is typically administered by a nonprofit credit counseling agency, such as MMI. When you start a debt management plan, MMI reviews your current debt and budget and then works closely with creditors to reduce your interest rates and find a single monthly payment that fits your budget. Learn more about what a debt management plan is and how it could benefit you.

How does a debt management plan work for you?

Living in debt can leave you feeling stuck, exhausted, and weighed down by your obligations. There are so many choices for debt management – sometimes it feels like one more decision is too hard. That's why we're here to help. Whether you're

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overwhelmed with calls from debt collectors, or just unhappy with your debt situation, a debt management plan (DMP) from MMI can help you:

- Reduce your stress levels
  - Consolidate your debt into one monthly payment - without a loan
  - Save money on reduced interest rates
  - Accelerate your debt payoff
  - Create financial stability
  - Stop the collection calls

MMI's nonprofit debt management system allows you to pay off your debt more quickly, saves you money in the process, and typically results in a higher credit score once you complete the program. If your debts are taking up too much of your time, money, and mental wellbeing, we can help you get organized and start making real progress with debt management.

Getting Started

Counseling is available 24 hours a day, 7 days a week by telephone, so no matter where you live or what time of day you would like to talk with a counselor, they are here to help. If you prefer to meet with a counselor face-to-face, MMI offers in-person counseling by appointment only at its Jacksonville, Miami, and Tampa Branch offices.

To find out how MMI can help solve your financial challenges, or to speak with a certified counselor, visit MoneyManagement.org or call 866.864.8995. For support regarding an existing debt management plan (DMP), call 800-642-2227.

Call 1-800-642-2227 for a free counseling session, make an appointment, or email us.

- Miami Branch: 6303 Waterford District Dr., Suite 400, Office 425, Miami, FL 33126
  - Tampa Branch, 100 Ashley Dr. S., Ste. 600, Tampa, FL 33602

Website: https://www.moneymanagement.org/

Eviction Counseling – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/online-counseling?counselingtype=housing

Eviction Counseling

Get help resolving landlord disputes, addressing rental delinquency, and understanding your rights as a renter.

What is eviction counseling?

Eviction counseling is a resource for renters who are worried about the possibility of losing their apartment or rental home. Our trained experts can help review your situation, discuss available assistance options, and even connect with your landlord to resolve disputes or potentially create a payment plan for any delinquent rent.

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MMI is proud to offer eviction counseling for free. If you're worried about a possible eviction for any number of reasons, our counselors are here to provide advice and help you understand your rights as a tenant.

Can eviction counseling help me?

Eviction counseling can help any renter who's worried about their ability to stay in their home.

Are you:

- Behind one or more months on your rent payments?
- Having difficulty affording your current apartment or rental home?
- In a dispute with your landlord and unsure of your rights as a tenant?

Our counselors are here to make sure you have access to all the legal, local, and federal resources available to you.

As with most financial challenges, the sooner you act the more options you'll have, so begin counseling immediately if you're at all concerned about being able to stay in your home.

What happens during eviction counseling?

MMI will walk you through the eviction counseling process every step of the way.

Eviction counseling begins with an in-depth review of your finances, including income, expenses, and debts. You can begin the process online or over the phone.

Next we'll tackle your unique challenges and goals. What's the problem you're trying to solve? With this information, one of our HUD-certified housing counselors will work with you to create an action plan to meet your goals. We'll discuss all available options, point you to toward helpful resources, and help you connect with any applicable assistance programs.

If needed, your counselor will also help connect you with your landlord to help negotiate a payment plan or resolve any outstanding disputes. We'll also provide follow-up care as needed to make sure your plan is a success.

Foreclosure and Eviction Counseling FAQs

MMI offers free counseling for homeowners and renters who need help staying in their homes. Below is a list of questions we get asked most often. If you have a question not listed below, feel free to drop us an email or give us a call.

Can you stop my foreclosure?

We are not attorneys and we cannot stop a lawful foreclosure. However, you may still have the ability to save your home, which is why it's important to speak with a qualified foreclosure counseling specialist as soon as possible.

Will you talk to my lender?

Your counseling session is completely confidential. We won't speak to any third party unless you ask us to.

Can you refinance my home?

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MMI is not a lender. We do not provide consumer loans. We can, however, help you connect with your lender or mortgage servicer to begin rehabilitating your delinquent mortgage.

What can you do to save my home?

Counselors are certified and trained to create a plan of action designed just for you and your situation. We don't just offer general advice - we help you take action. Keep in mind that your options will vary depending on your specific circumstances. It’s possible that there may not be a way to prevent a foreclosure that's already in progress. That’s why it’s important to seek help as soon as you begin to struggle.

I can't make up for missed mortgage payments right now. What are my options?

The first thing you need to do is contact your mortgage company to see what options they might be able to offer to help you keep your house. There are many solutions to avoid a foreclosure through loss mitigation. Some of the many alternatives to curing a delinquent mortgage include a partial claim, a straight modification, and a forbearance. Connect with a certified housing counselor to discuss which options are applicable to your situation.

Is there any cost for foreclosure counseling?

Foreclosure prevention counseling is provided for free. There is no cost and no risk to use this service.

Do you provide foreclosure counseling in Spanish?

Counseling services are available in English and Spanish. Interpreter services for many other languages are also available upon request.

No matter the challenge, you’re not alone

All renters have rights. Make sure you understand yours. Our eviction experts are available 24/7 to help you get the assistance you need.

Begin counseling online

Fast, convenient, and accessible on your digital device.

Get Started: **https://www.moneymanagement.org/online-counseling?counselingtype=housing**

Connect by phone

Schedule an appointment or begin immediately. Call 866-889-9347.

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Website: https://www.moneymanagement.org/eviction-counseling

Foreclosure Prevention Counseling – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/online-counseling?counselingtype=housing

Foreclosure Prevention Counseling

We provide free expert advice and support for homeowners in all stages of mortgage delinquency.

What is foreclosure prevention counseling?

Foreclosure counseling is unbiased advice and guidance for homeowners worried about potentially losing their home to foreclosure.

As scary as it may feel to fall behind on your mortgage, there are steps you can take to rehabilitate your loan and keep you in your home.

MMI is proud to offer foreclosure prevention counseling for free to any homeowner concerned about their ability to manage their monthly mortgage payments. Whether you're already behind or you've only just begun to struggle with your monthly mortgage, our experts can help you find the best solution for your unique situation.

Can foreclosure counseling help me avoid foreclosure?

Foreclosure counseling can help any homeowner who's worried about their mortgage.

Are you:

- Worried about making next month's mortgage payment?
- Already one or more months behind on your mortgage payments?
- Scared of potentially losing your house for non-payment?

No matter how far along you are in the process, a foreclosure counselor can provide advice and help you avoid foreclosure if possible.

The sooner you act, however, the more foreclosure prevention options you'll have. If you're considering reaching out for help but don't think things are bad enough yet, connect with a counselor immediately. Foreclosure counseling is free and comes with no strings attached.

What happens during foreclosure prevention counseling?

MMI will walk you through the foreclosure prevention steps and assist you every step of the way.

Foreclosure counseling begins with an in-depth review of your finances, current challenges, and mortgage status. You can begin the process online or over the phone.

After we've gathered these critical pieces of information, one of our HUD-certified housing counselors will work with you to create an action plan to meet your goals. We'll discuss all available options and help you pick the path that makes the most sense for you.

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If needed, your counselor will also help connect you with your servicer to begin the rehabilitation process. We'll also provide follow-up care to make sure your plan is a success.

Foreclosure and Eviction Counseling FAQs

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Foreclosure prevention counseling is provided for free. There is no cost and no risk to use this service.

Do you provide foreclosure counseling in Spanish?

Counseling services are available in English and Spanish. Interpreter services for many other languages are also available upon request.

The sooner you start, the more options you'll have

If you're feeling anxiety about your home, the worst thing you can do is nothing. Our foreclosure experts are available 24/7 to help you understand your options and start taking action to avoid a potential foreclosure.

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Start online counseling. See how much you can save by consolidating your debt with MMI.

Begin counseling online

Fast, convenient, and accessible on your digital device.

Get Started: **https://www.moneymanagement.org/online-counseling?counselingtype=housing**

Call MMI to start your debt management plan.

Connect by phone: Call 866-889-9347.

Schedule an appointment or begin immediately.

Website: https://www.moneymanagement.org/foreclosure-prevention

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Bankruptcy Counseling and Education – Statewide (Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/credit-counseling

Bankruptcy Counseling and Education

Get the counseling and education certificates you need to complete your bankruptcy.

Who needs bankruptcy counseling and education?

In the process of filing for bankruptcy?

Then you've come to the right place. MMI offers bankruptcy filers the pre-filing counseling and pre-discharge education courses required to complete your personal bankruptcy. If you haven't yet, we recommend working with a qualified attorney to help you navigate this tricky process.

Trying to decide if bankruptcy is right for you?

Don't pay for bankruptcy counseling before you've reviewed your options and decided that bankruptcy is right for you. If you need help understanding your options, start with a free credit counseling session. Credit counseling is a confidential, judgment-free way to diagnose your financial challenges and the right solution for you.

Learn more about free credit counseling: **https://www.moneymanagement.org/credit-counseling**

How it works

Bankruptcy pre-filing certificate

During your pre-filing bankruptcy counseling session, a certified credit counselor will work with you one-on-one to develop a detailed personal financial assessment. Your counselor will review your income, expenses, assets, and liabilities. This in-depth bankruptcy credit counseling process will provide you with a true and accurate picture of your financial situation, a reasonable and manageable spending plan, a detailed action plan, and short and long-term financial goals.

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Upon completion of the bankruptcy counseling session, you'll be issued a certificate of participation that allows you to proceed with the bankruptcy filing process. Certificates are delivered by email, fax, or mail.

Bankruptcy pre-discharge certificate

The pre-discharge education course covers a variety of financial and budgeting topics, giving you the tools necessary to build a strong financial foundation.

You'll discover how to set achievable financial goals, calculate your net worth, create a livable budget, and build a savings plan. In addition, the program facilitator will show you how to obtain credit reports, establish or re-establish credit, dispute errors, and protect yourself from identity theft.

Upon completion of the pre-discharge bankruptcy course, you'll be issued a certificate of participation that allows you to proceed with the bankruptcy filing process. Certificates are delivered by email, fax, or mail.

Learn more about bankruptcy

Bankruptcy can be a long and complicated process. If you're still researching personal bankruptcy, here are some articles that our clients have found helpful.

Should you file for bankruptcy?

This checklist can help you determine if bankruptcy is right for you.

Read: **https://www.moneymanagement.org/blog/should-i-file-for-bankruptcy**

Homeownership and bankruptcy

Learn what bankruptcy means for property owners.

Read: **https://www.moneymanagement.org/blog/lose-house-in-bankruptcy**

Types of bankruptcy

Explore the difference between chapter 7 and chapter 13.

Read: **https://www.moneymanagement.org/blog/types-of-bankruptcy**

Bankruptcy Counseling and Education FAQs

MMI is proud to offer the required pre-filing counseling and pre-discharge education for consumers working to complete their bankruptcy filing.

Learn more about bankruptcy counseling and education services from MMI

Why do I have to take an education course for my bankruptcy?

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 includes two provisions mandating financial counseling and education. Before filing for bankruptcy, consumers are required to have a briefing on the alternatives to bankruptcy; and before receiving a bankruptcy discharge a debtor is required to complete "an instructional course concerning personal financial management." These provisions were included to provide debtors in bankruptcy with the skills and tools needed to avoid future financial problems.

What's the difference between a Chapter 7 and Chapter 13 bankruptcy?

Chapter 7 bankruptcy is for debtors who don't have the ability to pay their existing debts. A trustee takes possession of all non-exempt property, which they then sell to

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pay your creditors according to priorities of the Bankruptcy Code. The purpose of filing Chapter 7 is to obtain discharge of your existing debts, however some debts are not dischargeable under the law.

A Chapter 13 bankruptcy is for individuals with regular income who are unable to pay their debts under their current terms. You file a plan with the court to repay your creditors all or part of the money you owe them, using your future earnings. The court must approve your repayment plan before it can take effect. Under Chapter 13, unlike Chapter 7, you may keep your property, both exempt and non-exempt, as long as you continue to make payments under the plan. After completion of payments under your plan, your included debts are discharged.

How much does bankruptcy counseling and education cost?

Each bankruptcy counseling and education session costs $50 to complete. The cost is the same if you are filing jointly or as an individual. MMI is able to waive fees for consumers whose household income is equal to or less than 150 percent of the estimated poverty threshold for their applicable family size as published in the current Federal Poverty Levels Guidelines.

Do I need an attorney to file for bankruptcy?

Working with an attorney is not required, but is recommended. You are not required to use an attorney when filing for bankruptcy, however bankruptcy laws can be complicated. Working with a trusted attorney can help ensure a smooth process.

How long is a bankruptcy counseling/education session?

Pre-filing bankruptcy counseling typically takes 45 to 60 minutes. Pre-filing bankruptcy counseling typically takes between 45 minutes to an hour. Pre-discharge education courses usually require a minimum of two hours to complete.

How do I get a certificate to complete the bankruptcy process?

Completing the bankruptcy process requires two certificates - pre-filing certificate and a pre-discharge certificate. The pre-filing certificate is obtained by completing a pre-filing bankruptcy counseling session. The pre-discharge certification is obtained by completing a pre-discharge education course. Certificates are available immediately by email, or can be sent by mail or fax.

Does the bankruptcy counseling certificate expire?

Bankruptcy regulations require consumers to receive counseling within 180 days of filing. If you choose to file more than 180 days past the date of your initial bankruptcy counseling session, you will need to schedule another appointment to talk with a trained bankruptcy counselor.

Are services available in Spanish?

MMI offers services in Spanish and English. Services are available in English and Spanish. Additional languages are available via an interpreter service.

How long does it take to recover from bankruptcy?

A notation that you filed for bankruptcy will remain on your credit report for seven to ten years, depending on the chapter you file. The negative impact of this notation will lessen over time, but you may have trouble obtaining new credit with affordable repayment terms in the years following a bankruptcy. Fortunately, you don’t have to

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wait seven to ten years to reestablish a strong financial foundation and start building better credit.

How do I get new credit after filing bankruptcy?

There are plenty of lenders out there that will finance someone with a past bankruptcy. You may want to begin building a good credit rating by starting small. A secured credit card is easy to obtain and can help you to establish yourself as credit worthy. Be sure to read and understand all of the terms and conditions of any new loan.

How do I remove a bankruptcy from my credit history?

To get the bankruptcy off your credit history, all you have to do is wait. A bankruptcy will stay on your credit report for up to ten years, after which it should come off the automatically. To verify that this has been done, you may want to pull a copy of your credit report. There's no legitimate way to remove a bankruptcy notation ahead of schedule, so be wary of any company that claims to be able to remove negative marks from your credit report.

Get your certificates today

Connect with MMI to begin your pre-filing counseling or pre-discharge education session today! Available 9am-6pm (ET) Monday-Friday.

Pre-filing bankruptcy counseling

Must be completed at the beginning of the bankruptcy process. Call 877-895-2227 to learn more.

Pre-discharge bankruptcy education

Must be completed before bankruptcy is completed. Call 866-745-2227 to learn more.

Website: https://www.moneymanagement.org/bankruptcy-counseling

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(Federal) Student Loan Counseling – Statewide (Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/student-loan-counseling

Student Loan Counseling

Take control of your loan payments and find the plan that works best for you.

Are you on the most affordable student loan repayment plan?

Student loans are complicated. Federal student loans come with a variety of deferment, forgiveness, and repayment plan options. It can take a lot of time and effort to figure out which option is best for your situation.

Luckily, we can do the hard work for you. In just a few minutes, we can show you your:

- Lowest possible monthly payment
- Lowest possible total payment
- Fastest possible payoff
- Loan forgiveness and cancellation opportunities

Simply provide your specific loan and budget information and we'll do the rest.

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What is student loan counseling?

Student loan counseling is an opportunity to work with an expert to determine how to effectively tackle your student loans. By analyzing your loans, income, and goals, our experts can find the best repayment plan and strategy for your needs.

You'll leave your student loan counseling session with a clear understanding of your options, including which option will save you the most money, as well as the tools needed to put your chosen option into action.

Is student loan counseling right for me?

Student loan counseling is a great fit for a lot of student loan borrowers, but it may not be the best first step if you're dealing with other financial challenges.

You should seek a student loan counseling session if:

You have federal student loans

Private student loans simply don't have the same payment options available as federal student loans. If your loans are private and you're struggling to make your monthly payments, consider working with a credit counselor for free to overhaul the other elements of your budget.

Your mortgage/housing situation is in good shape

Your housing needs should take priority over your student loans. If your mortgage is delinquent, MMI offers free foreclosure counseling to help you work with your mortgage servicer and find the best solution to your situation.

You have a reasonable amount of credit card debt

If you're juggling both student loan debt and credit card debt, you may find it easier and more productive to target the credit card debt first.

You're current on your non-student loan debts

If you're falling behind on your other debts, those should be your focus. You simply have more options for dealing with non-student loan debt. A debt management plan, for instance, can help you be out of credit card debt completely in less than five years, making student loan debt substantially easier to manage.

You're frustrated with your current payment plan

If the rest of your financial house is in order and you're ultimately just fed up with how much of your monthly budget is swallowed up with federal student loan payments, a student loan counseling session is exactly right for you.

How does student loan counseling work?

Student loan counseling begins by creating a free online account and entering your income, tax filing status, family size, and goals for your student loan payments.

You'll be asked to upload a copy of your student loan file (NSLDS) and complete a brief questionnaire. We'll use this information to provide free student loan recommendations, including which repayment plans best fit your situation and your goals. We'll also provide DIY tools and resources to begin the application process.

Optional for-fee services are also available to help you take action if you need additional support.

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Get Started: **https://app.myresolvent.com/Identity/Account/Register?channelid=d77747ab-f4df-46e3-8054-547c597456e4**

How do I get started?

1. Grab your computer

The online portal is best experienced on a laptop or desktop browser.

2. Find your FSA ID and password

We can use the FSA database to gather the most accurate information about your student loans.

3. Figure out your annual income

The easiest way to figure out your income is with last year's income tax return.

Start Online Counseling: **https://app.myresolvent.com/Identity/Account/Register?channelid=d77747ab-f4df-46e3-8054-547c597456e4**

Frequently asked questions

Is there a fee for student loan counseling?

Are there fees?A complete online analysis of your student loans, including plan recommendations and a DIY action plan, is completely free. Additional support with document preparation and submission is available for $39.95 and full one-on-one counseling with a live student loan expert is available for $189.95.

Can you help me with my private student loans?

The majority of available student loan programs are restricted to federal student loans. If you don’t have federal student loans, we recommend that you tackle your other debts with a free credit counseling session instead (**https://www.moneymanagement.org/credit-counseling**).

Can you help me if my student loans are in default?

Loan rehabilitation programs are available for federal loan borrowers who have become delinquent. If eligible, we can help you enroll in one of these programs and bring your loans back out of default.

Do you offer refinance or consolidation loans?

MMI is not a lender. We do not provide loans or refinance existing loans.

Should I prioritize student loans or credit card debt?

Every situation is different, but if you're struggling with a variety of debt, you likely have more options to deal with your credit card debt, including a money and time-saving debt management plan (**https://www.moneymanagement.org/debt-management**). Start there.

How do I find my FSA ID and password?

You'll need your FSA ID and password to download a copy of your student loan file (NSLDS). If you don't know your ID or password, visit **https://studentaid.gov/fsa-id/sign-in/landing** for help recovering your login information.

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Website: https://www.moneymanagement.org/student-loan-counseling

Military Reconnect – Education & Counseling for Military Members & Families – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.mmiuniversity.org/

MMI's Military Reconnect

Education and counseling for military members and their families.

Whether active-duty, veteran, or a family member, there are many unique circumstances that come with military life. For those in the military, it can be difficult to "reconnect" after a career in the armed forces. Transition to civilian life comes with a new set of responsibilities, norms, and routines. Active-duty benefits may no longer be available, while relocations and spousal employment can create additional complications. As a result, veterans often combat financial challenges during and after transitioning.

At MMI, we are dedicated to helping service members and their families reconnect to the life of financial stability they deserve. Military Reconnect provides free online learning communities and counseling resources to help service members achieve their goals.

Counseling 24/7

Free and confidential financial counseling for military members and family members is available by calling MMI at 866-515-2227.

MMI University: Financial Education for Military

The Military Reconnect program offers free educational resources designed to address the unique financial challenges faced by military families. Our interactive site at MMI University features personalized courses and activities, interviews with military families, and the opportunity to earn credits and rewards. Throughout the program, you'll develop a personalized action plan to help you achieve your goals and overcome financial challenges. Register for Military Reconnect MMI University here to get started: **https://www.mmiuniversity.org/**

- **Financial Wellness Worksheets**
  - **Monthly Spending Plan: https://recon.mmiuniversity.org/local/resources/view.php?id=39**
  - **Calculating Your Net Worth: https://recon.mmiuniversity.org/local/resources/view.php?id=40**
  - **Record of Daily Expenditures: https://recon.mmiuniversity.org/local/resources/view.php?id=41**
- **Course Catalog (Create an MMI University Account to Enroll for Courses):**
  - **Debt Management Plans: What Can They Do For You?** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=98**)
  - **VA Home Loan Benefits** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=99**)

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    - **Preparing for the Return of Student Loan Payments (https://recon.mmiuniversity.org/local/intellicart/view.php?id=105)**
- **Articles:**
    - **Understanding Inflation and What it Means to You (https://recon.mmiuniversity.org/local/intellicart/view.php?id=106)**
    - **How Personal Debt Can Threaten Your Military Career (and How to Avoid It) (https://recon.mmiuniversity.org/local/intellicart/view.php?id=107)**
    - **Keeping Emotional Spending in check (https://recon.mmiuniversity.org/local/intellicart/view.php?id=113)**
    - **How to respond to a Fraud Alert (https://recon.mmiuniversity.org/local/intellicart/view.php?id=114)**
    - **When will this show up on my credit report (https://recon.mmiuniversity.org/local/intellicart/view.php?id=115)**
- **Military Housing Podcasts: https://recon.mmiuniversity.org/local/resources/view.php?id=28**
- **Financial Field Manual: https://recon.mmiuniversity.org/local/resources/view.php?id=30**
- **Technical Support with Using MMI University: https://recon.mmiuniversity.org/local/resources/view.php?id=15**

Reconnect Newsletter

And be sure to check out our Reconnect Newsletter. Each quarter, we publish the newsletter with updates about the Military Reconnect program, information for our Veterans Service Organization (VSO) partners, and financial tips for active-duty personnel and veterans. Download recent editions on MMI's Military Connect webpage: **https://www.moneymanagement.org/education/military**.

Military Member Success Stories

- Daren's Story: An active duty Air Force member works with MMI to get the credit – and car – he deserves (**https://www.moneymanagement.org/improving-lives/stories/daren**).
- Patricia's Story: How a military mom changed her family's financial future through hard work (**https://www.moneymanagement.org/improving-lives/stories/patricia**).
- How One Veteran Paid Off $70,000 in Debt in Just Three Years | CNBC.com (**https://www.cnbc.com/2021/11/11/how-one-veteran-paid-off-70000-in-debt-in-just-three-years.html**).
- Demetrius Thrasher deployed with the Navy in Spain. While stationed in Europe, he became captivated by the luxury brands available at every corner. Thrasher opened several lines of credit, began accumulating debt, and ultimately faced the potential of losing his security clearance. After connecting with MMI, he paid off $90,000 in debt through years of hard work and dedication. Demetrius shares his debt payoff story in the company of Tara Alderete, the Director of Enterprise Learning at MMI, who works with MMI's Military Reconnect Outreach program (**https://open.spotify.com/episode/2O8qMZs8DrbXNQO7DsY00R?go=1&sp_cid=1be98276933d945fd267f4536949524e&nd=1&dlsi=2db14b454f0b43b4**).

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Website: https://www.moneymanagement.org/education/military

Free Educational Webinars – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/education/webinars

MMI's Free Educational Webinars

Online financial seminars, open to the public.

Live & On-Demand Webinars

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Website: https://www.moneymanagement.org/education/webinars

Budget Guides – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/budget-guides

MMI's Budget Guides

Everything you need to reduce costs and create a balanced budget - all on your own!

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Take financial improvement into your own hands with these comprehensive guides, designed to help you maximize your savings in each unique budget category. More guides will be added regularly, so check back often!

- **Create a Budget -** Learn how to create a budget and stick with it.
- **Save Money on Groceries -** Learn how to make your food dollar stretch.
- **Earn Money in the Gig Economy -** Increase your income with part-time gigs.
- **Get Rid of Cable Television -** How to cut the cord and watch TV for less.
- **Reduce the Cost of Prescription Medications -** Everything you need to know to find affordable prescription medications.
- **Save on Home Insurance -** Never overpay for home insurance again.
- **Save on Car Insurance -** Chances are good you could be paying less for car insurance.
- **Reduce Cellphone Costs -** Keep your cellphone bills in check.
- **Rebuild My Credit -** All the tools you need for building a positive credit history.
- **Create a DIY Debt Management Plan -** Create your own do-it-yourself debt repayment program!
- **Consolidate My Debts -** Everything you need to know about debt consolidation.

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- **Combine Finances After Marriage -** Combine your finances while maintaining harmony.
- **Prepare for Homeownership -** Lay the groundwork before buying your first home.
- **Successfully Own a Home -** A guide to managing the expenses and responsibilities of owning your first home.

Click the link below to access MMI's Budget Guides library.

Website: https://www.moneymanagement.org/budget-guides

Long Story $hort Podcast – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/podcast

MMI's Long Story $hort Podcast

Hear inspirational stories of real MMI clients overcoming debt in this educational podcast series. Available wherever you listen to podcasts, including Spotify, Google Podcasts, Apple Podcasts, and Anchor FM.

What is Long Story $hort?

Long Story $hort is a podcast about debt: how it happens, what it does to us, and how we can move past it.

By sharing stories and insights from financial experts and real people who have overcome debt, we hope to begin breaking down the stigma surrounding debt, and in turn making it easier for people to get the care and support they need and deserve.

If you're navigating your own debt story, have an interest in personal finance, or simply like listening to people sharing their wins, we hope you'll subscribe so you don't miss any future episodes.

Watch the Introduction Video: https://youtu.be/M43SEsaoBSE

Click the link below to listen to episodes of the Long Story $hort Podcast on MMI's website.

Website: https://www.moneymanagement.org/podcast

Personal Finance Blog – Money Management International (MMI)

Can help with: Debt & Credit ›

Website	https://www.moneymanagement.org/blog

"Blogging for Change" - MMI’s Personal Finance Blog

Whether you’re looking to save a little money or make a deep and lasting change to your financial outlook, we’ve got you covered. Come back often or sign-up for the weekly newsletter to get our latest articles.

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Blog Topic Categories Include:

- **Budgeting and Building Savings -** Ready to tighten up your budget, reduce expenses, earn extra income, and save for the future? Start with these articles from the financial experts at MMI.
- **Consumer Protection -** Financial scams and consumer fraud are all too common. That's why it's important that you understand how to protect yourself. These expert articles are a great starting point for anyone trying to improve their financial situation and stay safe at the same time.
- **Housing and Homeownership -** Whether you're thinking of buying a home, worried about a potential foreclosure, considering a reverse mortgage, or something in between, you'll find advice and helpful information in these expert articles from MMI. Find the answers you need today.
- **Managing Student Loans -** Juggling student loan payments can be a struggle for anyone. Take advantage of these expert articles to learn important information about student loans, available repayment plans, and more.
- **Personal Finance -** Managing money and building long-term financial security involves a lot of hard work, but the more you know before you start, the easier things will go. Check out these expert articles and increase your financial IQ.
- **Repaying Debt -** Unexpected or out of control debt can make your financial future seem bleak, but there are steps you can take to improve your outlook. Check out these expert articles to learn tips, tricks, and important facts about managing and overcoming debt.
- **Using Credit -** For most, credit is an integral part of personal finance, so it's important that you understand how credit works, how it's reported, and how to build a strong credit score. These expert articles will help prepare you to use credit wisely and create a positive credit history.

Click the link below to access MMI's blog.

Website: https://www.moneymanagement.org/blog

Money Smart Resource Guide for Older Adults

Can help with: Debt & Credit ›

Email	communityaffairs@fdic.gov

The Money Smart for Older Adults Program raises awareness among older adults and their caregivers on how to prevent fraud, scams, and other elder financial exploitation. The curriculum encourages advanced planning and informed financial decision-making. Money Smart for Older Adults was developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau (CFPB).

The curriculum can be taught in full or by individual topics. The module and topics consist of three-parts, an instructor guide, resource guide, and PowerPoint slides that supplement classroom instruction. The free instructor-led curriculum covers ten topics:

- Checking In and Getting Started Common Types of Elder Financial Exploitation
- Investment Fraud
- Avoiding Telephone and Internet Scams

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- Avoiding Charity Scams
- Computer-Internet Scams
- Identity Theft and Medical Identity Theft
- Planning for Unexpected Life Events
- Scams that Target Homeowners
- Scams that Target Veterans

The materials are free of charge.

How to Contact Us:

FDIC - Money Smart 550 17th Street, NW, F-6000 Washington, DC 20429 Phone: 877-ASKFDIC (877-275-3342) Email: communityaffairs@fdic.gov

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Rescue Missions

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Furniture ›

Website	https://www.jericho-road.net/

Low income, working poor, and individuals who are homeless or on the verge of homelessness may be able to get help from rescue missions in Florida. These locations can provide the low income access to numerous services and resources. There are a number of Rescue Mission organizations throughout Florida, as noted below.

The exact type and details of the services offered to the working poor will vary based upon each individual mission in Florida, but in general below you can get information below on some of the assistance programs offered, as well as who to contact for help.

- Homeless prevention and housing assistance may be offered by the Florida rescue missions. Examples include homeless prevention and rapid rehousing, case management, transitional housing, shelter, and information on Section 8 HUD programs as well as possible rent and energy bill help.
  - Food assistance, which can include hot meals, free groceries and food from on site pantries, and government food programs.
  - Job training and educational programs can include such programs and services as services as career counseling, GED programs, English, Computerized academic programs and training, English as a second language, life skills, resume review, computer training, and more.
  - Thrift stores in which people can get clothing, furniture, or household products.
  - Health and medical care from community clinics, government medical programs, medical care for children, and more.
  - Information - The rescue missions can provide information and details on grant programs, Florida and federal government assistance programs, and other non-profits that can provide help with bills, rent, and other expenses.

Locations of Rescue Missions in Florida

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Jericho Road Ministries Inc.
Brooksville, FL
Phone number - (352) 799-2912
https://www.jericho-road.net/

Faith Farm Ministries:
Boynton Beach, Florida
561-737-2259
https://www.faithfarm.org/mens-program-boynton-beach-campus/

Lighthouse Ministries Inc: Lakeland, FL
(863) 687-4076
https://www.lighthousemin.org/contact

Manna on Wheels Inc: Dover, FL
813-767-5708
https://www.mannaonwheels.org/contact

Miami Rescue Mission Inc.
Miami, FL
(305) 571-2273
https://caringplace.org/

Orlando Union Rescue Mission: Orlando, FL
Call - (407) 422-4855
https://ourm.org/

Panama City Rescue Mission
Panama City, Florida
(850) 769-0783
https://pcrmission.org/

Waterfront Rescue Mission Inc.
Pensacola, FL
Phone - (850) 478-4027
https://waterfrontmission.org/contact/

The City Rescue Mission, Inc.: Jacksonville, FL
(904) 387-4357
https://www.crmjax.org/

The Path of Citrus County
Beverly Hills, FL
(352) 527-6500
https://www.pathofcitrus.org/

Trinity Rescue Mission: Jacksonville, FL
(904) 355-1205
https://trinityrescue.org/

Rescue Missions – Shelters

Can help with: Housing & Shelter ›

Address	1521 W. Washington Street Orlando, FL 32805 | (407) 422-4855
Phone	1521 W. Washington Street Orlando, FL 32805 | (407) 422-4855 Contact Call (352) 527-6500, ext. 1 or text (352) 586-2611 Men's Division: 407.423.3596
Website	https://ourm.org/
Email	Info@ROMCLF.org, info@pcrmission.org

- **Orlando Union Rescue Mission**

O.U.R. Mission’s Family Home provides long-term transitional shelter for single women, single mothers, single fathers, and in-tact families facing homelessness. The facility’s clean, home-like atmosphere provides guests private and semi-private rooms and bathrooms. Guests stay free of charge as they work to become stable and self-sufficient.

Project Hope, O.U.R. Mission men’s campus, provides emergency housing for 48 men and a Discipleship Work Rehabilitation program for 162 men. Those staying at the emergency shelter receive a meal, a shower, and a safe place to sleep. The Discipleship Work Rehabilitation program is a one-year commitment each man makes to do what is necessary to return to self-sufficient living. During that time these men participate in job training and

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complete their high school education if needed. Nightly chapel services, Bible studies, and Christian counseling are provided for all 210 guests to meet their spiritual needs.

Contact

- **The Path Rescue Mission**

https://www.pathofcitrus.org/

If you are in need of shelter and life-change, please call us at (352) 527-6500 and press 1 or text (352) 586-2611 to find out about bed space availability and program guidelines.

WALK-INS NOT ACCEPTED.

The Path’s rescue mission provides shelter for men, women, single parents (male or female) with their children (as long as the adult has legal custody), and families. We also provide long-term programs that strengthen your life-skills, help with recovery, spiritual growth and transition you to full-time employment, healthy relationships and a responsible lifestyle with family and community.

- **Men's Shelter - Orlando Union Rescue Mission**

https://ourm.org/our-locations/

Men living on the streets in need of safe shelter are welcomed to the Men's Shelter for seven free nights. After this time a $6 dormitory fee is requested. The 70-bed dormitory for emergency guests is occupied each night on a first-come, first-served basis to anyone not under the influence of a controlled substance. Each guest receives nutritious meals, clean clothing, hot showers, safe shelter and more.

In addition, the Mission hosts four Banquets a year and gives out hygiene, clothing and other items.

Contact

3300 W. Colonial Dr Orlando, FL 32808

- **Rescue Outreach Mission**

https://romcfl.org/

The Rescue Outreach Mission provides emergency resources such as food and shelter through two onsite shelters and a “Housing for Families” program. We also assist with clothing and counseling through access to comprehensive case management and referral services that help individuals find needed resources beyond those offered at the mission.

The Rescue Outreach Mission provides emergency resources such as food and shelter through two onsite shelters and a “Housing for Families” program. We also assist with clothing and counseling through access to comprehensive case management and referral services that help individuals find needed resources beyond those offered at the mission.

Contact

1701 Historic Goldsboro Boulevard

Sanford, FL 32771

407-321-8224

Info@ROMCLF.org

- **Panama City Rescue Mission**

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https://pcrmission.org/

At Panama City Rescue Mission, we provide temporary emergency shelter to individuals and families at our Gateway Women's and Children's Campus. Three meals a day are provided for all clients.

Contact

P.O. Box 2359, Panama City, FL 32402 info@pcrmission.org

850-769-0783

- **Miami Rescue Mission**

https://caringplace.org/

Since 1922 the Miami Rescue Mission | Broward Outreach Centers, **The Caring Place**, has served the homeless and needy of South Florida. Our Broward Outreach Centers were first established in 1992. Our Miami-Dade and Broward Centers serve over 1,300 men, women, and children each day. There are approximately 800 people enrolled in our residential life-changing programs. At the heart of these decades of serving those in the greatest need are our core values.

Contact Form: http://www.miamirescuemission.com/contact.php

- **Trinity Rescue Mission**

https://trinityrescue.org/

In our Emergency Services program, help starts with a hot meal and a warm bed.

We meet the immediate needs of those who come through our front door by offering the essentials – food, shelter, clothes. An open door like this provides stability that can be transformational.

We also understand that each client is unique. One may only want food or a place to stay. Another may want prayer or spiritual encouragement. While another may be ready to radically change their life. We extend the love and grace of Jesus Christ and offer help to each one, no matter where they are on their journey.

To meet the basic needs of our clients, our emergency services include:

- Clothing
- Hygiene Kits
- Community Connections
- Meals
- Shelter
- Showers
- Encouragement and hope

While we provide these emergency services to clients, we offer more than just hospitality. Beyond the basics, we guide our clients to programs, within Trinity Rescue Mission and the community, to help them permanently end the cycle of homelessness.

Contact

622 West Union Street Jacksonville, FL 32202 Phone: (904) 355-1205 Fax: (904) 355-1701

- **Waterfront Rescue Mission – Pensacola, FL**

https://waterfrontmission.org/

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Services Availability Overnight Shelter: resumed with CDC guidelines in place: check in from 4 p.m. – 6 p.m. Day Resources: Monday – Friday (8 a.m. – 3 p.m.) Walk-up Lunch: Monday – Friday (11 a.m.) Community Health of Northwest Florida Clinic: 7:30 a.m. – 4:30 p.m. Recuperation Dorm: currently repurposed to accommodate men with COVID symptoms Rescue Programs (veterans, working homeless, work training, chronically homeless): call for details, 850-436-7868 LifeBuilder Recovery Program: https://waterfrontmission.org/life-builder-recovery-program/

Overnight services are for men only In cases of extreme weather conditions, hours could be extended.

Contact the Pensacola Campus 348 West Herman St Pensacola, FL 32505

Mailing Address P.O. Box 870 Pensacola, FL 32591

(850) 436-7868

- **City Rescue Mission**

https://www.crmjax.org/

CRM provides our guests with a safe environment. Guests have the opportunity to shower, enjoy a meal and leave with clean clothing in the morning. Men and women using overnight services are encouraged to attend nightly chapel service.

- Check-in for overnight services begins at 2:30 pm.
- Dinner for all guests not using overnight services 4:30 pm – 5:30 pm.*
- The Community Closet is open Thursday, 9:00 am – 12:00 pm.

*The New Life Inn on State Street serves as overnight shelter for men, while women, and mothers with children are housed at the Henriksen Women's Center at City Rescue Mission's McDuff Avenue location.

*Dinner for overnight guests is served at 3:30 pm for women and 4:30 pm for men. Breakfast is provided for guests in overnight services.

Contact

426 S. McDuff Ave. Jacksonville, FL 32254

904-387-HELP 904-387-4357 Fax: 904-387-9377

Supplemental Nutrition Assistance Program (SNAP)

Can help with: Food ›

Website	https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap
Email	D11.SFL.CallCenter@myflfamilies.com

Background

SNAP, formerly known as the Food Stamp Program, is the nation's most important anti-hunger program. SNAP provides nutritional support for low-income seniors, people with disabilities living on fixed incomes, and other individuals and families with low incomes. SNAP is a federal program administered by the Florida Department of Children and Families Office of Economic Self-Sufficiency (ESS). ESS is responsible for determining eligibility for SNAP using federal guidelines.

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SNAP Fact Sheet: **https://www.myflfamilies.com/documents/30896.pdf**

Ways to Protect Your EBT Benefits: https://www.myflfamilies.com/services/public-assistance/ebt-transaction-protection/

Eligibility

SNAP eligibility rules and benefit levels are, for the most part, set at the federal level and uniform across the nation, though states have flexibility to tailor aspects of the program. Individuals must pass all eligibility rules to receive food assistance benefits. Some of the eligibility rules are:

- **Identity** - Applicants must provide proof of their identity.
- **Work Rules** - Individuals aged 16 – 59 must meet General Work Requirements for SNAP unless exempt, such as being unable to work, caring for young children or incapacitated persons, or being a student. Additionally, adults aged 18 – 59, unless exempt, must work or participate in the SNAP Employment and Training Program (SNAP E&T). For additional information on Work Rules or Able Bodied Adults without Dependents (ABAWDs) visit **Frequently Asked Questions** (https://www.myflfamilies.com/services/public-assistance/abawd)
- **Income** – Most households must pass a gross income limit less than or equal to 200% of the Federal Poverty Level (FPL).
- **Deductions** – Some household expenses may be subtracted from the total monthly income in the food assistance budget. The budget may subtract for shelter expenses, dependent care, medical expenses, child support paid, utility deductions, and earned income deduction.
- **Residency** - Individuals must be a resident of Florida.
- **Citizenship** - Individuals must be a U.S. citizen or have a qualified noncitizen status.
- **SSN** - Individuals must provide a Social Security Number or proof they have applied for one.
- **Child Support Cooperation** - Certain individuals must cooperate with the state's child support enforcement agency to prove a child's legal relationship to their parent and to get the court to order child support payments.
- **Assets** - Most food assistance households may have assets such as vehicles, bank accounts, or property and still get help. Households with a disqualified member must meet an asset limit of $2,500 ($3,750 if the household contains an elderly or disabled member.
- **Reporting Changes** - Households must report when their total monthly gross income exceeds 130% of the Federal Poverty Level for their household size and when work hours of able bodied adults fall below 80 hours per month. The household must report these changes within 10 days after the end of the month of the change.

Learn More: https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap/snap-eligibility

Ineligibility

Ineligibility: Individuals are ineligible for SNAP if they:

- are convicted of drug trafficking,
- are running away from a felony warrant,
- purposely break Food Assistance Program rules,

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- are noncitizens without a qualified status, or
- are a student who attends an institution of higher education at least half time, in some circumstances.

SNAP Benefits

Households can use food assistance benefits to buy breads, cereals, fruits, vegetables, meats, fish, poultry, dairy, and plants and seeds to grow food for your household to eat. Households cannot use food assistance benefits to buy nonfood items such as pet foods, soaps, paper products, household supplies, grooming items, alcoholic beverages, tobacco, vitamins, medicines, food to eat in the store, or hot foods. For more information on SNAP Benefits, go to Food Assistance Program Factsheet (https://www.myflfamilies.com/documents/30896.pdf).

For Out of State Agencies seeking to verify information with Florida's Department of Children and Families Economic Self Sufficiency Program regarding a client, please send an email to D11.SFL.CallCenter@myflfamilies.com.

The Electronic Benefits Transfer Card

Once approved for SNAP and/or TANF benefits, your re-loadable EBT card will be mailed to your mailing address on file.

Learn more about EBT cards: https://www.myflfamilies.com/services/public-assistance/electronic-benefits-transfer-card

Learn how to protect your EBT card: https://www.myflfamilies.com/services/public-assistance/ebt-transaction-protection

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Supplemental Nutrition Assistance Program (SNAP) – SNAP Fact Sheet

Can help with: Food ›

Website	https://www.myflfamilies.com/documents/30896.pdf

Background SNAP, formerly known as the Food Stamp Program, is the nation’s most important anti-hunger program. SNAP provides nutritional support for low-income seniors, people with disabilities living on fixed incomes, and other individuals and families with low incomes. SNAP is a federal program administered by the Florida Department of Children and Families Office of Economic Self-Sufficiency (ESS). ESS is responsible for determining eligibility for SNAP using federal guidelines. **SNAP Benefits** Households can use food assistance benefits to buy breads, cereals, fruits, vegetables, meats, fish, poultry, dairy, and plants and seeds to grow food for your household to eat. Households cannot use food assistance benefits to buy nonfood items such as pet foods, soaps, paper products, household supplies, grooming items, alcoholic beverages, tobacco, vitamins, medicines, food to eat in the store, or hot foods. **To download the SNAP Program Fact Sheet, click the Website link below.**

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Supplemental Security Income (SSI) Program

Can help with: Cash ›

Phone	Phone: 1-800-772-1213
Website	https://www.ssa.gov/ssi/

Website: https://www.ssa.gov/ssi/

The Supplemental Security Income (SSI) program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications. Call 1-800-772-1213 to learn more.

Watch this video to learn how SSI works: https://youtu.be/jDAdVOLOmUo

Who is Eligible for SSI?

Adults Who:

- Are age 65 and older, or blind, or have a disability.
- Have limited income (wages, pensions, etc.): https://www.ssa.gov/ssi/text-income-ussi.htm
- Have limited resources (the things you own): https://www.ssa.gov/ssi/text-resources-ussi.htm
- Are U.S. citizens, nationals of the U.S., and some noncitizens.
- Reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands. It does not include Puerto Rico, Guam, or the United States Virgin Islands. Exception: The children of military parent(s) assigned to permanent duty outside the U.S. and certain students temporarily abroad may receive SSI payments outside the U.S.

Children Who:

- Are under age 18 and have physical or mental condition(s) that very seriously limits their daily activities for a period of 12 months or more or may be expected to result in death, and
- Live in a household with limited income (benefits based on need) or resources.
- For more details, visit our webpage about SSI for children: **https://www.ssa.gov/ssi/text-child-ussi.htm**

To get SSI you must have limited income and resources. Use the Eligibility Tool on our website to see the maximum income and resources you can have to qualify for SSI, based on your situation (Note: Exclusions may apply to the income and resource limits): https://www.ssa.gov/ssi/eligibility

SSI is different from our Social Security Disability Insurance (SSDI) program. However, the medical requirements are the same for both programs. To get disability payments, you must have a medical condition that is expected to last at least one year or result in death. Also, under both programs, we consider a person “blind” if they have vision no better than 20/200 or a limited visual field of 20 degrees or less in the better eye with the use of eyeglasses. A person whose sight isn’t poor enough to be “blind” may still be considered to have a qualifying disability.

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Your income and resources

Whether you can get SSI depends on your income and resources (the things you own).

Income

Income is money you receive such as wages, Social Security benefits, pensions, workers compensation, unemployment benefits, and money from friends or relatives. Income also includes such things as food and shelter you get free or for less than its fair market value.

Resources

You may be able to get SSI if your resources (the things you own) are worth $2,000 or less. A couple may be able to get SSI if they have resources worth $3,000 or less. We don't count everything you own when we decide if you can get SSI. For example, we don't count the house you own if you live in it, and we usually don't count your vehicle. We do count cash, bank accounts, stocks, and bonds.

Additional information about SSI: https://www.ssa.gov/ssi/ssi-additional-info.htm

How to Apply for SSI

OPTION 1: Let Us Help You Through the Application Process

The easiest way to begin is to request an appointment to file for benefits. You can request an appointment for yourself or someone you are helping. Our representatives can answer questions, explain needed documents, and guide you through the application process.

SSI: Requesting an Appointment Online

What You'll Need to Make an Appointment

- The name, date of birth, Social Security number, mailing address, phone number, and email address (optional) for the person who wants to apply for SSI.
- Your name, phone number, and email address (optional) if you are helping someone else.

Request an Appointment Online at: https://www.ssa.gov/ssi/start.html

I prefer to request an appointment by phone. Call us at 1-800-772-1213 to make an appointment to file your application. If you are deaf or hard of hearing, you can call us at TTY 1-800-325-0778.

OPTION 2: Start an Application Online

You can start the application process online. Before you begin, please review the basics to make sure you understand what to expect and the information and documents you'll need to complete the application.

Please pick the option that meets your needs below. Note: Once you submit your information, you may be contacted later by a representative.

Start the SSI Application (if age 18-64): https://secure.ssa.gov/iClaim/dib

For Children - Visit the Child SSI Page: https://www.ssa.gov/ssi/text-child-ussi.htm

Note: If you are age 65 or older, please follow Option 1 above to request an appointment.

Still Have Questions About SSI?

Additional Resources

- Additional information about SSI: https://www.ssa.gov/ssi/ssi-additional-info.htm
- Supplemental Security Income (SSI): https://www.ssa.gov/pubs/EN-05-11000.pdf

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- All available SSI Publications: https://www.ssa.gov/pubs/?topic=Supplemental%20Security%20Income
- Understanding SSI: https://www.ssa.gov/ssi/text-understanding-ssi.htm
- What you must report to us: https://www.ssa.gov/ssi/text-report-ussi.htm
- Ways to Report Your Income for SSI: https://www.ssa.gov/ssi/wage-reporting.html
- Other SSI topics: https://www.ssa.gov/ssi/links-to-spotlights.htm
- Achieving a Better Life Experience (ABLE): https://www.ssa.gov/ssi/spotlights/spot-able.html
- Nutrition Assistance Programs: https://www.ssa.gov/pubs/EN-05-10100.pdf
- Health Information from Department of Health and Human Services: https://odphp.health.gov/myhealthfinder
- Mortgage and Housing Assistance: https://www.consumerfinance.gov/housing/housing-insecurity/help-for-renters/
- Discounted Internet Service if You Get SSI: https://blog.ssa.gov/the-affordable-connectivity-program-can-help-ssi-recipients-get-internet-access/
- Frequently Asked SSI Questions: https://faq.ssa.gov/en-US/topic/?id=CAT-01094

The Low Income Home Energy Assistance Program (LIHEAP) - The Florida Department of Economic Opportunity (DEO)

Can help with: Utility Bill ›

Website	https://www.floridajobs.org/community-development/Low-Income-Home-Energy-Assistance-Program

The Low-Income Home Energy Assistance Program (LIHEAP) is a federally funded program that helps income-qualified families with home heating and cooling costs. The Florida Department of Economic Opportunity (DEO) administers LIHEAP and allocates funding directly to a network of community action agencies, also known as local agency providers, located throughout the state of Florida. Program benefits vary greatly from state to state.

The Low-Income Home Energy Assistance Program (LIHEAP) helps income-eligible households with home heating and cooling costs. LIHEAP may assist with:

- Restoration/reconnection of home power
- Utility deposits and late fees
- Temporary housing in a safe environment
- Installation and repair costs for heating/cooling equipment

Contacts By County

Alachua
Central Florida Community Action Agency, Inc.
Phone: 352-373-7667

Baker
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

Bay
Bay County Council on Aging, Inc.
Phone: 850-769-3468

Bradford
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

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Brevard
Brevard County Department of Housing and Human Services
Phone: 321-633-1951

Broward
Broward County Department of Human Services, Community Action Agency
Phone: 954-357-5025

Calhoun
Capital Area Community Action Agency, Inc.
Phone: 850-674-5067

Charlotte
Charlotte County Department of Human Services
Phone: 941-833-6500

Citrus
Citrus County Division of Housing Services, Inc.
Phone: 424-389-4290

Clay
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

Collier
Agricultural and Labor Program, Inc.
Immokalee: 239-657-7272
County: 239-262-4877

Columbia
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Desoto
Desoto County Board of Commissioners
Phone: 863-993-4858

Dixie
Suwannee River Economic Council, Inc
Phone: 386-362-4115

Duval
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

Escambia
Community Action Program Committee, Inc.
Phone: 844-356-8139

Flagler
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

Franklin
Capital Area Community Action Agency, Inc.
Apalachicola: 850-653-8057
Carrabelle: 850-697-5337

Gadsden
Capital Area Community Action Agency, Inc.
Phone: 850-875-4250

Gilchrist
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Glades
Agricultural and Labor Program, Inc.
Phone: 239-357-5191

Gulf
Capital Area Community Action Agency, Inc.
Phone: 850-229-1717

Hamilton
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Hardee
Step Up Suncoast, Inc.
Phone: 941-827-0188

Hendry
Agricultural and Labor Program, Inc.
Clewiston: 863-983-2774
LaBelle: 863-675-0114

Hernando
Mid Florida Community Services, Inc.
Phone: 352-796-1425

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Highlands
Agricultural and Labor Program, Inc.
Phone: 844-356-8138

Hillsborough
Hillsborough Health and Social Services
Lee Davis Center, 3402 N. 22nd Street, Tampa, Florida 33605: 813-272-5220
West Tampa Center, 2103 N. Rome Ave., Tampa, FL 33607: 813-272-5074
University Center, 13605 N. 22nd Street, Tampa, FL 33613: 813-975-2153
Plant City Center, 307 N. Michigan, Plant City, FL 33566: 813-757-3871
Ruskin Center, 201 14th Avenue, S.E., Ruskin, FL 33570: 813-671-7647

Holmes
Tri-County Community Council, Inc
Phone: 850-547-4921

Indian River
Economic Opportunities Council of Indian River County, Inc.
Phone: 772-562-4177

Jackson
Jackson County Senior Citizens Org. Inc.
Phone: 850-263-4650

Jefferson
Capital Area Community Action Agency, Inc.
Phone: 850-997-8231

Lafayette
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Lake
Lake Community Action Agency, Inc.
Eustis: 352-602-4150
Leesburg: 352-315-1937

Lee
Lee County Department of Human Services
Phone: 239-533-7900

Leon
Capital Area Community Action Agency, Inc.
Phone: 850-222-2043

Levy
Central Florida Community Action Agency, Inc.
Phone: 352-373-7667

Liberty
Capital Area Community Action Agency, Inc.
Phone: 850-674-5067

Madison
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Manatee
Step Up Suncoast, Inc.
Phone: 941- 827-0188

Marion
Central Florida Community Action Agency, Inc.
Phone: 352-373-7667

Martin
Agricultural and Labor Program, Inc.
Phone: 863-956-3491

Miami-Dade
Miami-Dade County Community Action Agency
Phone: 786-469-4640

Monroe
Monroe County Board of County Commissioners
Phone: 305-292-4408

Nassau
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

Okaloosa
Tri-County Community Council, Inc.
Crestview: 850-306-1134
Ft. Walton: 850-200-4425

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Okeechobee
Economic Opportunities Council of Indian River County, Inc.
Phone: 863-357-2240 (Okeechobee County Only)

Orange
Orange County Youth and Family Services Division
Phone: 407-836-9333

Osceola
Osceola County Council on Aging, Inc
Phone: 407-846-8532

Palm Beach
Palm Beach County Community Action, Inc.
West Palm: 561-355-4792
Riviera Beach: 561-694-7467
Lake Worth: 561-694-5415
Belle Glade: 561-996-0660

Pasco
Mid Florida Community Services, Inc.
Phone: 352-796-1425

Pinellas
Pinellas County Urban League, Inc.
Phone: 727-327-0977

Polk
Agricultural and Labor Program, Inc.
Phone: 844-356-8138

Putnam
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

St. Johns
Northeast Florida Community Action Agency, Inc.
Phone: 904-362-8052

St. Lucie
Agricultural and Labor Program, Inc.
Phone: 772-461-7788

Santa Rosa
Tri-County Community Council, Inc.
Phone: 850-981-0036

Sarasota
The Salvation Army
Phone: 941-954-4673

Seminole
City of Sanford
Phone: 407-688-5166 or 407-688-5167 (Closed on Friday)

Sumter
Mid Florida Community Services, Inc.
Phone: 352-796-1425

Suwannee
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Taylor
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Union
Suwannee River Economic Council, Inc.
Phone: 386-362-4115

Volusia
Volusia County Community Assistance Division
Deland: 386-736-5956
Daytona Beach: 386-736-5956
New Smyrna Beach: 386-423-3309
Orange City: 386-775-5204

Wakulla
Capital Area Community Action Agency
Phone: 850-926-3122

Walton
Tri-County Community Council, Inc.
Phone: 850-892-3615

Washington
Tri-County Community Council, Inc.
Phone: 850-638-4520 extension 3 or extension 4

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The Society of St. Vincent de Paul – Financial Assistance

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Members of the Society of St. Vincent de Paul are men and women who strive to grow spiritually by offering person-to-person service to individuals in need. The St. Vincent de Paul Society offers tangible assistance to those in need on a person-to-person basis. It is this personalized involvement that makes the work of the Society unique. This aid may take the form of providing guidance and through direct dollar or in-kind service. An essential precept of the Society`s work is to provide help while conscientiously maintaining the confidentiality and dignity of those who are served.

We provide emergency assistance primarily for emergency shelter, rent, mortgage assistance, utilities, food, gas, car repairs and other essentials.

Some 12 million persons are helped annually by Vincentians in the United States.

True Link Financial Resource Center Blog

Can help with: Debt & Credit ›

Website	https://www.truelinkfinancial.com/resource-center

The True Link Financial Resource Center offers practical, supportive articles that can help individuals facing problem gambling rebuild financial stability and strengthen recovery.

The Resource Center is a blog maintained by True Link Financial that publishes articles across topics like recovery, family support, fiduciary responsibilities, and financial education. For someone experiencing gambling-related challenges, the content is particularly valuable because it goes beyond surface-level advice and addresses the deeper connection between financial stress and recovery.

The blog emphasizes that recovery is not only about stopping harmful behaviors but also about **rebuilding stability and independence**—a message that resonates strongly for those trying to regain control after gambling losses.

The Resource Center also includes content on:

- **Family and parenting dynamics**, such as managing allowances in divorced or separated households. These insights can help families affected by gambling create healthier financial boundaries.
- **Legal and fiduciary guidance**, which can be useful if gambling has led to complex financial arrangements or the need for trusted oversight.
- **Updates on broader financial issues**, like Social Security adjustments or education savings plans, which provide context for long-term planning and stability.

For someone in recovery from problem gambling, these articles serve as **educational tools and reassurance**. They highlight practical steps to reduce financial stress, encourage healthier money management habits, and show how families and caregivers can provide support. Importantly, the Resource Center frames financial recovery as part of overall well-being, reinforcing the idea that stability in money matters can strengthen emotional resilience and reduce relapse risks.

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In short, the True Link Resource Center is not just a financial blog—it is a **supportive knowledge base** that helps individuals and families understand the financial dimensions of recovery. By engaging with its articles, someone struggling with gambling can find guidance on how to rebuild stability, protect themselves from financial pitfalls, and sustain progress in recovery.

True Link's Financial Resource Center can be accessed here: **https://www.truelinkfinancial.com/resource-center**

U.S. Department of the Treasury - Emergency Rental Assistance Fund - (Past Due Rent & Utility Bill Payment Assistance)

Can help with: Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Website	https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program

How federal rental assistance works

State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic. Rental assistance helps renters and landlords make ends meet.

If you're a renter having trouble paying your rent, utilities, or other housing costs – or if you're a landlord trying to stay afloat with tenants in this situation – help may be available. State and local programs are taking applications from renters and landlords to distribute money from the U.S. Department of Treasury's Emergency Rental Assistance (ERA) program in their own communities.

If you're a landlord, you may think of rental assistance as help for renters. But right now, most federal emergency rental assistance programs accept applications from landlords. Where renters can apply, they often need your help to complete the process and make payments to you.

How do I apply for emergency rental assistance?

You apply through your local emergency rental assistance (ERA) program. Each local program has some flexibility in how they set up policies and procedures to suit the needs of their local community. For example, in some areas, you can apply for rental assistance yourself. In other areas, landlords need to submit an application first.

Find a rental assistance program for your state, tribe, or local area

Use the search bar to find programs in your area. If you cannot find any program in your area, call 2-1-1 or your local housing authority for assistance.

What does emergency rental assistance cover?

The federal ERA Program allows local programs to cover rent, utilities, and home energy costs. This includes electricity, gas, fuel oil, water and sewer, and trash removal. If your landlord normally pays for utilities or home energy costs, these are counted as part of your rent.

Rental assistance may also cover:

- Reasonable late fees (if not included in your rental or utility debt)

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- Internet service to your home
- Moving expenses and other rental-related fees (such as security deposits, application fees, or screening fees) for families who have to move

Some programs may also provide housing counseling, case management, legal representation, and other housing stability services.

How much financial help can I get?

The federal ERA Program allows local programs to receive up to 18 months of help with rent, including overdue rent, back to March 13, 2020, if the money is available.

If you have overdue rent, the money must go toward rent that you owe, first. Local programs may be able to help with future rent. In addition, you may get help with your future rent payments, up to 3 months at a time. But this depends on your local program.

Ask your local program about the total amount of help available to you.

If I don't need help with rent, can I still get help with utilities, heating and cooling bills, the cost of moving, or other costs?

Yes, your local program may offer help with utility or energy costs alone. This includes help paying for future utility or energy bills, even if you owe money for existing or overdue bills.

Utilities and home energy costs include electricity, gas, water and sewer, trash removal, and fuel oil. If your landlord is responsible for paying utilities and home energy costs, these will be treated as rent.

Local programs are allowed to cover moving expenses, security deposits, rental application or screening fees, and motel or hotel bills for families who have to move out of their homes.

Local programs are also allowed to use some emergency rental assistance funds to help you with other expenses related to your housing, such as reasonable late fees, as well as costs for internet service that allows you to engage in distance learning, telework, telemedicine, and getting government services. For providers to cover it, you must provide a bill, invoice, or other evidence that shows you paid for the service.

Can I get help with rent and utility bills from last year?

Yes, but only for rent and utility bills charged on or after March 13, 2020, when a national state of emergency was declared.

Do I have to be behind on rent to get help?

You don't have to be behind on rent to get assistance. Some programs offer help with future rent. However, if you have overdue rent, the money you get must go toward rent that you owe before it can be used for future rent.

Can rental assistance cover the cost of a hotel or motel room?

Yes. If your household is eligible for emergency rental assistance, local programs may cover the cost of a hotel or motel room if:

- You had to move out of your home and you don't have a permanent home elsewhere
- You can provide hotel or motel bills or other evidence of your stay, and
- Your local program follows the rules for this emergency rental assistance

If emergency rental assistance is not available to help cover these costs, you can also ask for help under the HUD Emergency Solutions Grant program. Visit Benefits.gov for more

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information about Emergency Solutions Grants. You may also be able to find help at DisasterAssistance.gov .

Am I eligible for emergency rental assistance?

To be eligible for help covering your rent, you must have an agreement to pay rent for your home or mobile home lot. You don't necessarily need to have a signed lease, and your home could be an apartment, house, mobile home, or other place.

These three statements also need to be true:

1. At least one member of your household has:
   - Qualified for unemployment or should qualify
   - Lost income
   - Owed large expenses, OR
   - Had other financial hardships
2. Your household income is below a certain amount, based on where you live
3. At least one member of your household is experiencing housing instability, which means they are at risk of becoming homeless or would have trouble finding a stable place to live

Where can I find out if my household qualifies for rental help?

Eligibility is based on a renter household's financial situation and housing needs. If you're a landlord, eligibility is based on your tenant's household needs. For details, start with the rental assistance program for your state, tribe, or local area.

Federal rules allow local rental assistance programs to cover rent or utilities for low-income families. This generally includes renter households with income up to 80% of the Area Median Income (AMI), with adjustments for family size. Use this Area Median Income Lookup Tool from Fannie Mae to find the AMI in your area.

Local emergency rental assistance programs must prioritize applications for renter households with income below 50% of the AMI and households with a worker who has been unemployed for at least 90 days before applying. This means that your local program can set lower income limits to make sure the neediest households get help first. Your local program should let you know how their system for prioritizing applications works.

Money from the federal ERA Program is for renters only. But money from the Homeowner Assistance Fund created under the American Rescue Plan Act may also be available. If you're experiencing hardship as a homeowner, visit our Help for homeowners page to learn about your options.

How can I show that I am eligible?

Eligibility is based on a renter household's financial situation and housing needs.

When you apply for emergency rental help, you will be asked to show that your income is eligible and that you're experiencing housing instability. If you're a landlord, eligibility is based on your tenant's household needs, and you'll be asked to show that your tenant's household is eligible for assistance.

You must sign a written statement that the information in your application is correct and complete, and that you will use the emergency rental assistance for the costs it is meant to cover.

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Emergency Rental Assistance program is a federal program that makes funding available to assist households that are unable to pay rent or utilities.

Eligibility

To be eligible for help covering your rent, you must have an agreement to pay rent for your home or mobile home lot. You don't necessarily need to have a signed lease, and your home could be an apartment, house, mobile home, or other place.

These three statements also need to be true:

1. At least one member of your household has:
   - Qualified for unemployment or should qualify
   - Lost income
   - Owed large expenses, OR
   - Had other financial hardships
1. Your household income is below a certain amount, based on where you live
2. At least one member of your household is experiencing housing instability, which means they are at risk of becoming homeless or would have trouble finding a stable place to live

Contact

Hialeah

Hialeah City Emergency Rental Assistance Program

(305) 863-2970

GET STARTED: https://www.hialeahfl.gov/690/Rental-and-Homelessness-Assistance

Jacksonville

City of Jacksonville Emergency Rental Assistance Program (ERAP)

(904) 337-9463

GET STARTED: https://unitedwaynefl.org/erap/

Miami

Miami Emergency Rental Assistance

GET STARTED: https://www.miamidade.gov/global/housing/emergency-rental-assistance-program.page

(305) 723-1815

Port St. Lucie

City of Port St. Lucie Emergency Rental Assistance 2 (ERA2) Program

GET STARTED: https://www.cityofpsl.com/government/departments/neighborhood-services/community-services-grants/covid-19-emergency-rental-mortgage-assistance

(772) 344-4084

Alachua County

Alachua County Emergency Rental Assistance Program (ERAP)

GET STARTED: https://info.alachuacounty.us/2021/ERAP/

(352) 704-0301.

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Brevard County

Brevard County Emergency Rental and Utility Assistance Program

GET STARTED: https://www.brevardfl.gov/HousingAndHumanServices

(321) 633-1951

Broward County

Broward County Rental Assistance Program

GET STARTED: https://www.broward.org/RentAssistance/Pages/default.aspx

(954) 831-3727

Clay County

Clay County Emergency Rental Assistance

GET STARTED: https://www.claycountygov.com/community/community-services/individual-assistance/rental-assistance

904-529-4256

Collier County

Collier County Assistance Program

GET STARTED: https://www.colliercountyhousing.com/collier-community-assistance-programs/

(239) 450-2114

Escambia County

Escambia County Emergency Rental Assistance (ERAP) Program

GET STARTED: https://myescambia.com/our-services/neighborhood-human-services

(850)403-6044

Hillsborough County

Hillsborough County Rapid Response Recovery Assistance Program (R3)

GET STARTED: https://hcfl.gov/residents/human-services/financial-assistance

(866) 375-9114

Lake County

Lake County Emergency Rental Assistance Program

GET STARTED: https://lakecountyfl.submittable.com/signup?ReturnUrl=%2Fsubmit%2F208885%2Fera-2-rental-assistance

(352) 343-9800

Lee County

Lee County Emergency Rental Assistance Program

GET STARTED: https://www.leegov.com/dhs/assistance

(239) 533-2111

Leon County

Leon County Emergency Rental Assistance Program

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GET STARTED: https://cms.leoncountyfl.gov/cares/

(855) 216-9470

Manatee County

Manatee County Emergency Rental Assistance Program

GET STARTED: https://www.mymanatee.org/departments/community-and-veterans-services-department/community-development-division

(941) 745-6270

Marion County

COVID Assistance Program (CAP)

GET STARTED: https://www.uwmc.org/CAP

(352) 820-3700

Miami-Dade County

Miami-Dade County Emergency Rental Program 2.3 (ERAP 2.3)

GET STARTED: https://www.miamidade.gov/global/housing/emergency-rental-assistance-program.page

(305) 468-5900

Okaloosa County

Okaloosa County Emergency Rental Assistance Program

GET STARTED: https://myokaloosa.com/housing

(850) 689-5050

Orange County

Orange County Emergency Rental Assistance

GET STARTED: https://portal.neighborlysoftware.com/ERAP-OrangeCountyFL/Participant

(407) 836-3111

Osceola County

PROGRAM NAME: Osceola County COVID-19 Emergency Rental Assistance Program

GET STARTED: https://www.osceola.org/agencies-departments/human-services/housing/

(407) 742-2275

Palm Beach County

Palm Beach County Rental Assistance

GET STARTED: https://www.rentalassistancepbc.org/

(561) 355-4700

Pasco County

Helping with Emergency Assistance Relief for Tenants (Pasco H.E.A.R.T.)

GET STARTED: https://www.pascocountyfl.gov/services/community_development/index.php

(727) 834-3447.

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Pinellas County

Pinellas County Emergency Rental Assistance

GET STARTED: https://pinellas.gov/covid-19

(850) 222-9684

Polk County

Polk County Eviction Prevention Program

GET STARTED: https://www.polkfl.gov/services/housing-and-neighborhood-development/

(863) 534-6000

Sarasota County

Sarasota County Emergency Rental Assistance Program

GET STARTED: https://www.scgov.net/government/health-and-human-services/covid-19-coronavirus/sarasota-county-cares/emergency-rental-assistance-program

941-429-3700

Seminole County

Seminole County Emergency Rental Assistance (ERA) Program

GET STARTED: https://www.seminolecountyfl.gov/departments-services/community-services/community-assistance

(877) 573-9375

St. Johns County

St. Johns County Emergency Rental Assistance

GET STARTED: https://www.sjcfl.us/departments/housing-community-development/

(904) 344-3188

St. Lucie County

St. Lucie County Emergency Rental Assistance Program

GET STARTED: https://www.stlucieco.gov/departments-and-services/community-services/human-services

(772) 462-1777

Volusia County

Volusia County Emergency Rental Assistance Program

GET STARTED: https://www.volusia.org/services/community-services/community-assistance/human-services/human-services-programs.stml

(386) 943-7095

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US Department of Health & Human Services - Florida Temporary Cash Assistance for Needy Families (TANF)

Can help with: Cash ›

Website	https://www.usa.gov/welfare-benefits

What is this program?

The Florida Temporary Assistance for Needy Families (TANF) program is designed to help needy families achieve self-sufficiency. States receive grants to design and operate programs that accomplish one of the purposes of the TANF program. The four purposes of the TANF program are to:

- Provide assistance to needy families so that children can be cared for in their own homes.
- Reduce the dependency of needy parents by promoting job preparation, work and marriage.
- Prevent and reduce the incidence of out-of-wedlock pregnancies.
- Encourage the formation and maintenance of two-parent families.

Who is eligible for this program?

To be eligible for Florida TANF, you must be a resident of Florida, and a U.S. citizen, legal alien or qualified alien. You must be unemployed or underemployed and have low or very low income. You must also be one of the following:

- Have a child 18 years of age or younger, or
- Be pregnant, or
- Be 18 years of age or younger and the head of your household.

How do I apply for this program?

To apply online, please visit Florida's online application portal. For additional application information, visit the MYAccess Page .

US Department of Veteran Affairs – Request VA Financial Hardship Assistance

Can help with: Medical & Dental ›

Website	https://www.va.gov/health-care/pay-copay-bill/financial-hardship/

If you lost your job or if you have a sudden decrease in income or an increase in out-of-pocket family health care expenses, we can help. Read this page to find out how to request help with current VA copay bills or an exemption from future copays.

What can I do if I can’t afford to pay my current VA copay bills?

You can request either of the 2 financial hardship assistance options on this page, depending on your situation. To avoid late charges, including interest and other fees, you’ll need to take action within 30 days of receiving your bill.

Learn more about VA late charges and debt collection: https://www.va.gov/health-care/pay-copay-bill/#collection

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Option 1: Request help to get debt relief

If you don’t think you can pay your copay bills, you can request help.

You can request one of these types of debt relief:

- **Request a waiver for all or part of your balance.** If we accept your request, we’ll stop collection and forgive your debt.
- **Make a compromise offer.** If we accept your offer, we’ll agree on a smaller, one-time payment to resolve your debt.

If we accept part or all of your request, you won’t have to pay the amount of the balance we agree to relieve.

Online

You can request debt relief for copay bills online now.

Request help with copay bills: https://www.va.gov/manage-va-debt/request-debt-help-form-5655

By mail or in person

You can also request debt relief by mail or in person.

Fill out a Financial Status Report (VA Form 5655).

Get VA Form 5655 to download: https://www.va.gov/forms/5655/

Write a letter describing the financial issues that make it hard for you to pay your copay debt. If you want to request a hearing to help explain your financial issues, include this request in your letter.

Submit your completed form and supporting letter to the business office or health administration office at your nearest VA medical center.

Find the address of your nearest VA medical center: https://www.va.gov/find-locations/

Option 2: Set up a repayment plan to pay your bills over time

If you can’t pay your copay bills all at once, you can set up a monthly repayment plan at any time. We’ll review your proposed payment plan based on the amount of money you owe and your ability to pay within a reasonable time. We usually require you to pay off the full debt within 3 years.

To set up a repayment plan, fill out an Agreement to Pay Indebtedness (VA Form 1100).

In paragraph 1A, tell us how much you can pay each month.

Get VA Form 1100 to download: https://www.va.gov/forms/1100/

Then submit your completed form and any other needed documentation to us. You can send these by mail, or bring them in person, to the business office or health administration office at your nearest VA medical center.

Find the address of your nearest VA medical center: https://www.va.gov/find-locations/

What to do after we approve your repayment plan

After we approve your repayment plan, you can begin sending your monthly payments. If you receive a coupon book with your approved repayment plan, please send payments to the address on the coupon. You can also make a payment by mail or in person at your VA medical center’s revenue office.

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What to do if you receive new charges

Repayment plans don’t include new charges you may receive after submitting your proposed plan. If you submit your plan and then receive a bill with new charges, submit a new VA Form 1100 for the new charges.

If you keep receiving new charges, call us at 866-400-1238 (TTY: 711) every 90 days to request a new repayment plan. We’re here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

What if my income has decreased and I won’t be able to pay future copays?

You may be eligible for a hardship determination, which would qualify you for a copay exemption. This means we’ll assign you to a higher priority group, and you won’t have to pay any VA copays for the rest of the calendar year.

To request a VA hardship determination and copay exemption:

1. **Fill out a Request for Hardship Determination (VA Form 10-10HS).**

Get VA Form 10-10HS to download: https://www.va.gov/forms/10-10hs/

2. **Write a letter explaining why you’re requesting a hardship determination.**

The letter should describe the financial issues that make it hard for you to pay your copays.

3. **Submit your completed form and letter to us.**

You can send these by mail, or bring them in person, to the business office or health administration office at your nearest VA medical center.

Find the address of your nearest VA medical center: https://www.va.gov/find-locations/

Note: A hardship copay exemption doesn’t apply to copays for pharmacy medications.

If you need more information or help with filling out your forms, call us at 866-400-1238 (TTY: 711). We’re here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

Other information you may need

- **Dispute your copay charges:** https://www.va.gov/health-care/pay-copay-bill/dispute-charges

If you disagree with the charges or amounts on your copay bill, find out how to file a dispute.

- **Copay rates:** https://www.va.gov/health-care/copay-rates

View our current copay rates for different services and medication.

- **Update your health benefits information (VA Form 10-10EZR):** https://www.va.gov/health-care/update-health-information

Update your personal, financial, or insurance information after you’re enrolled in the VA health care program.

- **Your health care costs:** https://www.va.gov/resources/your-health-care-costs/

Learn how we assess and verify your income to help determine if you’re eligible for VA health care and whether you'll need to pay copays for certain types of care, tests, and medications**.**

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Alachua County

Ashley Furniture - Furniture Assistance (Beds for Children) – Gainesville

Can help with: Furniture ›

Address	3964 Plaza Blvd, Gainesville, FL 32608
Phone	Participating Store Phone: (352) 204-9010
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Bread of the Mighty Food Bank – A Branch of Feeding Northeast Florida

Can help with: Food ›

Address	325 NW 10th Avenue, Gainesville, FL 32601
Phone	Phone: 352-336-0839
Website	https://breadofthemighty.org/
Email	contact@breadofthemighty.org

Who We Are

Bread of the Mighty Food Bank is a private non-profit organization celebrating 37 years of serving the community. We collect, sort, store, and distribute donated food and basic essentials to 175+ food pantries and feeding programs.

We have a four-county service area - Alachua, Gilchrist, Levy and Union.

Our 25,000-square-foot warehouse has 2,600 square feet of cooler and freezer capacity. We’re on the road five days a week picking up donated food from generous retailers and wholesalers that in turn gets distributed back to the community.

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In an effort to keep perishable and fresh items from sitting in our warehouse, our “Food on the Move” program was established. This ensures fresh and perishable items don’t sit in the warehouse and quickly get into the hands of those in need.

In May 2023, our organization proudly joined Feeding Northeast Florida as a branch, expanding our reach to collectively serve 12 counties in Northeast and North Central Florida.

Being part of the Feeding Northeast Florida network provides us with a powerful foundation for success. The collaborative strength and efficiency inherent in this network ensure not only immediate impact but also long-term, enduring success. Together, we strive to make a significant difference in the lives of those we serve, fostering a resilient and nourished community for years to come.

For every $1 donated, Bread of the Mighty Food Bank can provide up to 6 meals.

Contact Info:

Mailing Address: P.O. Box 5086 Gainesville, Florida 32627

Email: contact@breadofthemighty.org

Website: https://breadofthemighty.org/

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Debt & Credit ›

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

Catholic Charities Diocese of St. Augustine – Catholic Charities Gainesville

Fax: 386-754-5325

Facebook: https://www.facebook.com/CatholicCharitiesGainesville Office Hours: Monday – Friday: 9:00am – 4:30pm

ABOUT US

For more than 46 years, Catholic Charities Gainesville has served the local communities of Alachua, Bradford, Dixie, Gilchrist, and Levy counties with charitable services. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, poverty reduction and housing assistance, we are putting our beliefs into action to transform lives.

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PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
  - The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.
  - We work with each client individually to create a spending plan and build smart financial habits to help achieve their goals and overcome their obstacles, all while offering education on the cycle of poverty and its impact on communities.
    - **Part 1: Financial Fitness** This four-week course is designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.
- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

- **EMERGENCY ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
  - Our Emergency Assistance Program (EA) is a recognized and proven way to prevent homelessness in Gainesville and surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - Our food pantry currently provides about 850 pounds of food per week, serving more than 1,000 people per month. Families struggling to make ends meet can visit our pantry once per month. We provide food packages nutritionally balanced to meet the needs of each family or individual, including specialized foods for those who have diabetes as well as bags for homeless clients that take into consideration a person's ability to cook.
  - Our agency also offers limited financial assistance to help with rent, mortgages, utilities, and prescriptions. In 2020, we provided more than 809 individuals in need with financial assistance through support from community partners like United Way of North Central Florida.

For more information contact Sabrina Miller smiller@ccgnv.org 352-372-0294, Ext. 438

- **ENGLISH AS A SECOND LANGUAGE (ESOL): HELPING THOSE LEARNING TO SPEAK ENGLISH AS A SECOND LANGUAGE**
- Through our English as a Second Language (ESOL) program, we provide learning resources to those who are not native English speakers.

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- Our English Language Literacy Program is designed to help anyone who is looking to learn or improve their skills in English comprehension and usage. Our small and personal classroom environment is designed to meet multi-level needs and understanding of the English language. Our twice weekly classes are taught by Certified ESL instructors with over twelve years of experience.

For more information contact Pat Rayos prayos@ccgnv.org 352-372-0294, Ext. 421

- **HOPWA AND ELIGIBILITY: CONNECTING THOSE IN NEED WITH HOUSING ASSISTANCE**
- Catholic Charities Gainesville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the U.S. Department of Housing and Urban Development.
- Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:
- Case Management
- Referrals
- Group Counseling
- Caregiver Services

For more information or see if you qualify, please contact Susan Frizzell sfrizzell@ccgnv.org 352-372-0294, ext. 427

- **RURAL MOBILE OUTREACH: DISTRIBUTING FOOD TO THOSE LIVING IN RURAL AREAS IN OUR FIVE-COUNTY SERVICE AREA**
- Our Rural Mobile Outreach program provides basic necessities to those in rural areas who are struggling. Most often, these are children and the elderly. Without reliable transportation to visit us for assistance, these individuals and families would have no way to get the help they need. Instead, we bring support directly to them, providing food, toiletries, school supplies and more to keep them on their feet.
- The Mobile Outreach Clinic has partnered with Catholic Charities of Gainesville to further extend it's mission and outreach to other communities including Micanopy and Hawthorne through the Rural Mobile Outreach Program. They will be serving these areas on a rotating basis every Tuesday of the month. Please contact them at (352)273-5329 for more information or to schedule an appointment! See https://www.catholiccharitiesgainesville.org/news for schedule details.

For more information, contact John Harris at Jharris@ccgnv.org or 352-372-0294, ext. 435

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack program is a relief program that provides meals to children who don’t have reliable access to food during the weekends and rely on their weekday lunches from school. Our program strives to provide more than 700 children each week with the food they need to stay healthy, happy and successful in the classroom. On average, it costs about $6 to feed a child over the weekend.
- We welcome the community’s support for this program and accept donations of nutritious and kid-friendly food during the school year. The following are some of our most urgently needed items:
- Canned meat: tuna, chicken, vienna sausage

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- Canned goods: fruit, ravioli, vegetables, beans, soup, chili w/ beans
- Juice boxes
- Macaroni & cheese
- Pudding & Jell-O packs
- Snack crackers
- Raisins
- Applesauce
- Fruit Chews
- The foods above were recommended by local nutritionists and food pantries as “kid-friendly” nutritious food items that are easy for a child to carry (no glass please). The “Wish list” is provided to help guide your search for food. However, these are ONLY suggestions. We WILL accept other food not included on this list.

For more information contact Courtland Conner at cconner@ccgnv.org 352-372-0294, Ext. 436

- **ADOPTIONS & PREGNANCY ASSISTANCE: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**
- Catholic Charities Gainesville provides services designed to help preserve and protect the life of the child, provide care for women and their children, and to assist in the building of families through adoption.
- The program provides multiple services including:
- Life-affirming pregnancy counseling to clients that may include education and referrals
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child
- Post-legal adoption services including lifetime counseling to the birth mother as needed and search assistance as requested by any member of the adoption triad
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are needed
- Adoption education to the community

Please visit the Caring Choices website or call (866) 901-9647 for more information.

Gainesville Regional Utilities - Utility Bill Assistance

Can help with: Utility Bill ›

Phone	Alachua County Department of Social Services 352-264-6750 Catholic Charities 352-372-0294 Community Action Agency 352-373-7667
Website	https://www.gru.com/My-Home/Manage-My-Bill/Payment-Assistance/Automatic-Extension-Program

- **Automatic Extensions**

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This program is available for customers needing a longer-term extension due to health concerns or other personal problems. Customers can receive extensions under this program for up to 90 days. For more information, contact GRU Customer Service: (352) 334-3434.

- **Extend-A-Hand Installment Payments**

Installment plans are available for customers who are unable to pay their bill in full. Available options will depend on the customer's individual situation. For more information, contact GRU Customer Service: (352) 334-3434.

- **ProjectSHARE**

This program provides assistance to customers having difficulty paying their utility bill. Through voluntary donations from GRU customers and employees, we assist the elderly, handicapped and those in financial hardship due to illness.

Call United Way of North Central Florida's 2-1-1 helpline. You will be referred to one of the agencies that distribute Project SHARE funds: the Salvation Army, Catholic Charities or Gainesville Community Ministry. Preference is given to those at least 60 years of age or those who are disabled and unable to be self-sufficient.

- **Social Service Agencies**

Several community organizations offer bill payment assistance.

- Agencies Offering Utility Payment Assistance
- ElderCare of Alachua County 352-265-9040
- Florida Coalition for the Homeless 352-378-0460
- Gainesville Community Ministry 352-372-8162
- Salvation Army 352-376-1743
- **LEEP**

GRU's Low-income Energy Efficiency Program plus assists low- and moderate-income customers with home improvements that can lower their electric bill, improve comfort and reduce energy use. Eligible participants will work with GRU to determine the improvements that best suit their home, which may include:

- Replacing or servicing central air conditioning and heating systems
- Replacing room air conditioners with high-efficiency units
- Repairing and sealing duct systems
- Installing additional insulation
- Replacing the water heater
- Installing a programmable thermostat
- Weather stripping and caulking of doors and windows
- Providing up to 10 LEDs
- **Home Improvement Assistance**

GRU has worked with the following organizations to provide relief during these challenging times. These organizations are not funded by GRU.

- Alachua County Habitat for Humanity: Home Repair/Weatherization (352) 378-4663
- Central Florida Community Action Agency: Weatherization/Emergency Assistance (352) 373-9805
- City of Gainesville Housing: Home Rehab/Roof (352)334-5026

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- Neighborhood Housing and Development Corp.: Emergency Home Repair/Code Repairs (352) 380-9119
- Rebuilding Together NCF: Home Repair/Energy Efficiency (352) 692-4973
- Alachua Social Services: Rent/Electric (352) 264-6750
- Catholic Charities: Utility Assistance (352) 372-0264
- Elder Care (60+): Crisis Electric (352) 265-9040
- GRU Customer Service: (352) 334-3434
- Gainesville Community Ministries: Crisis Electric (352) 372-8162

Peaceful Paths Domestic Abuse Network

Can help with: Housing & Shelter ›

Phone	Local Helpline 352.377.8255
Website	https://www.peacefulpaths.org/
Counties served	Alachua, Bradford, Union

https://www.thehotline.org/

Peaceful Paths is the certified domestic violence center that serves survivors of domestic violence in Alachua, Bradford, and Union counties. Peaceful Paths provides a wide range of services including emergency shelter, 24-hour helpline, victim advocacy, children's programming, economic empowerment education and support, crisis counseling and support groups, community awareness and intervention, and violence prevention programs**.**

Service Area

Peaceful Paths serves a three county area of North Central Florida including Alachua, Bradford, and Union Counties.

- Peaceful Paths Outreach Center 2100 NW 53rd Avenue, Suite A Gainesville, FL
- Peaceful Paths Satellite Office – Bradford County 403 Georgia Street Starke, FL *Limited hours, please call 352.318.4852 for an appointment
- Peaceful Paths Satellite Office – Union County Inside the Townsend Green Building 410 West Main Street Lake Butler, FL *Limited hours, please call 352.318.4852 for an appointment

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Salvation Army – Gainesville FL Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	639 E University Ave, Gainesville, FL 32601
Phone	Phone: 352-376-1743
Website	https://gainesville.salvationarmyflorida.org/

Website: https://gainesville.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Society of St. Vincent de Paul – St. Augustine (Alachua County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	500 NE 16th Ave, Gainesville, FL 32601
Phone	Phone: (352) 222-0588; (352) 372-4641
Email	bjhelt@cox.net
Hours	Hours: 24 hours through voicemail

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

“No work of Charity is foreign to the Society”, so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Gainesville District Council (Alachua County Conference)

St. Patrick Conference

Bill Heltemes, President; Email: bjhelt@cox.net

Services: Assistance with rent and utilities, and provides food and clothing.

Areas served: Financial Assistance: Gainesville area, east of 13th street.

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Baker County

Catholic Charities Jacksonville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Address	40 E. Adams St., #320, Jacksonville, FL 32202
Phone	Phone: (904) 354-4846
Website	https://www.ccbjax.org/
Email	info@ccbjax.org
Counties served	Baker, Clay, Duval, Nassau

Catholic Charities Jacksonville Regional Office

Email: info@ccbjax.org

ABOUT US

For more than 75 years, Catholic Charities Jacksonville has served the local community as a compassionate helper, respected leader, and a reliable partner. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency. Catholic Charities puts faith into action to serve the most vulnerable in our community, advocating for justice, human dignity and quality of life, while reflecting the compassion of God in Christ.

By providing emergency financial assistance, food assistance, immigration legal services, refugee resettlement and caring for persons with intellectual and developmental differences, we are putting our beliefs into action to transform lives. Counties Served: Baker, Clay, Duval and Nassau.

PROGRAMS & SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** The Emergency Financial Assistance Program (EA) is a recognized and proven way to prevent homelessness. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - **Supportive Services for Veteran Families Program** Thanks to our partnership with Changing Homelessness, Catholic Charities Jacksonville are able to provide supportive services for low or very low-income Veterans and Veteran families who are homeless, at-risk of losing housing, or residing in, or transitioning to permanent housing. To be screened for this program, please call 904-638-2112 or 866-367-7783.
    - **Services that are provided include:**
      - Case Management
      - Transportation Assistance
      - Legal Services
      - Housing Counseling Services
      - Personal Financial Planning
      - Job Counseling Services

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        - Moving Assistance
        - Temporary Financial Assistance
        - Referral to Other Agency or Area Resources
    - **Housing Opportunities for Persons with AIDS (HOPWA)**

Catholic Charities Jacksonville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. For more information and to apply for assistance, visit: https://www.ccbjax.org/emergency-financial-assistance

Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:

- Case Management
    - Referrals
        - Group Counseling
            - Caregiver Services
    - **Emergency Financial Assistance (NON HOPWA)**

Catholic Charities Jacksonville is a provider of in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families:

- Examples of some services available:
    - Case Management
        - Referrals
        - Assistance with utilities
        - Assistance with rent
        - Transitional housing for homeless
- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**

Catholic Charities Jacksonville serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our drive-thru food pantry located at St. Pius V Catholic Church campus.

- **FOOD PANTRY INFORMATION & HOURS**

St. Pius V Catholic Church Campus

1470 West 13th Street

Jacksonville, 32209

Wednesdays and Fridays at 8:30 a.m.

Our team begins giving tickets at 8:30 a.m. for up to 70 clients. Guests can return every two weeks, and our team collects basic demographics of each household. One ticket is permitted per household, and you must be present when your number is called. If you are not present, our team will move on to the next number - so please stick around once you receive your ticket. During holidays, please check our website or call us for adjusted food distribution schedules.

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Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

(Visits by Appointment Only)

Address:

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Bay County

Ashley Furniture - Furniture Assistance (Beds for Children) – Panama City

Can help with: Furniture ›

Address	731 E 23rd St, Panama City, FL 32405
Phone	Participating Store Phone: (850) 640-1350
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of Northwest Florida – Panama City Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	3128 East 11th St., Panama City, FL 32401
Phone	Phone: 850-763-0475
Counties served	Bay, Calhoun, Gulf, Holmes, Jackson, Washington

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

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The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

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The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

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Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect

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education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**

- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

PANHANDLE BRANCH

5709 Industrial Blvd

Milton, FL 32583

(850) 626-1332

Salvation Army – Panama City Corps

Can help with: Clothing › | Food › | Child Care ›

Address	1824 W 15th St, Panama City, FL 32401
Phone	Phone: 850-769-5259
Website	https://panamacity.salvationarmyflorida.org/

Website: https://panamacity.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Society of St. Vincent de Paul District Council of Pensacola-Tallahassee (Bay County Conference)

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Address	3308 E 15th Street, Panama City, FL 32405
Phone	(850) 785-4574
Website	https://www.saintdominicpc.com/

St. Dominic Catholic Church Conference

ABOUT US

The Society of St. Vincent de Paul got its start in Pensacola in 1933. Today the Council of Pensacola-Tallahassee has 6 conferences in Pensacola, 3 conferences in the Niceville and Panama City areas and 2 conferences in Tallahassee. In the spring of 2012, a new youth conference was formed at Pensacola Catholic High School.

The Society of St. Vincent de Paul offers tangible assistance to the poor. This aid may take the form of intervention, advocacy, consultation or direct financial aid. A unique feature of the Society of SVDP is its commitment to “home visit” those who ask for our help. By visiting the poor in their homes, we offer a listening ear and friendship. This allows us to ascertain other family needs that a family may not have expressly sought.

FINANCIAL ASSISTANCE

Services: Undesignated Temporary Financial Assistance, including Rent, Utilities, Prescriptions, Dentures, and Food Pantries

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Bradford County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Debt & Credit ›

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

Catholic Charities Diocese of St. Augustine – Catholic Charities Gainesville

Fax: 386-754-5325

Facebook: https://www.facebook.com/CatholicCharitiesGainesville Office Hours: Monday – Friday: 9:00am – 4:30pm

ABOUT US

For more than 46 years, Catholic Charities Gainesville has served the local communities of Alachua, Bradford, Dixie, Gilchrist, and Levy counties with charitable services. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, poverty reduction and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
  - The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.
  - We work with each client individually to create a spending plan and build smart financial habits to help achieve their goals and overcome their obstacles, all while offering education on the cycle of poverty and its impact on communities.
    - **Part 1: Financial Fitness** This four-week course is designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.

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- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

- **EMERGENCY ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
  - Our Emergency Assistance Program (EA) is a recognized and proven way to prevent homelessness in Gainesville and surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - Our food pantry currently provides about 850 pounds of food per week, serving more than 1,000 people per month. Families struggling to make ends meet can visit our pantry once per month. We provide food packages nutritionally balanced to meet the needs of each family or individual, including specialized foods for those who have diabetes as well as bags for homeless clients that take into consideration a person's ability to cook.
  - Our agency also offers limited financial assistance to help with rent, mortgages, utilities, and prescriptions. In 2020, we provided more than 809 individuals in need with financial assistance through support from community partners like United Way of North Central Florida.

For more information contact Sabrina Miller smiller@ccgnv.org 352-372-0294, Ext. 438

- **ENGLISH AS A SECOND LANGUAGE (ESOL): HELPING THOSE LEARNING TO SPEAK ENGLISH AS A SECOND LANGUAGE**
- Through our English as a Second Language (ESOL) program, we provide learning resources to those who are not native English speakers.
- Our English Language Literacy Program is designed to help anyone who is looking to learn or improve their skills in English comprehension and usage. Our small and personal classroom environment is designed to meet multi-level needs and understanding of the English language. Our twice weekly classes are taught by Certified ESL instructors with over twelve years of experience.

For more information contact Pat Rayos prayos@ccgnv.org 352-372-0294, Ext. 421

- **HOPWA AND ELIGIBILITY: CONNECTING THOSE IN NEED WITH HOUSING ASSISTANCE**
- Catholic Charities Gainesville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the U.S. Department of Housing and Urban Development.
- Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:
- Case Management
- Referrals
- Group Counseling
- Caregiver Services

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For more information or see if you qualify, please contact Susan Frizzell sfrizzell@ccgnv.org 352-372-0294, ext. 427

- **RURAL MOBILE OUTREACH: DISTRIBUTING FOOD TO THOSE LIVING IN RURAL AREAS IN OUR FIVE-COUNTY SERVICE AREA**
- Our Rural Mobile Outreach program provides basic necessities to those in rural areas who are struggling. Most often, these are children and the elderly. Without reliable transportation to visit us for assistance, these individuals and families would have no way to get the help they need. Instead, we bring support directly to them, providing food, toiletries, school supplies and more to keep them on their feet.
- The Mobile Outreach Clinic has partnered with Catholic Charities of Gainesville to further extend it's mission and outreach to other communities including Micanopy and Hawthorne through the Rural Mobile Outreach Program. They will be serving these areas on a rotating basis every Tuesday of the month. Please contact them at (352)273-5329 for more information or to schedule an appointment! See https://www.catholiccharitiesgainesville.org/news for schedule details.

For more information, contact John Harris at Jharris@ccgnv.org or 352-372-0294, ext. 435

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack program is a relief program that provides meals to children who don’t have reliable access to food during the weekends and rely on their weekday lunches from school. Our program strives to provide more than 700 children each week with the food they need to stay healthy, happy and successful in the classroom. On average, it costs about $6 to feed a child over the weekend.
- We welcome the community’s support for this program and accept donations of nutritious and kid-friendly food during the school year. The following are some of our most urgently needed items:
- Canned meat: tuna, chicken, vienna sausage
- Canned goods: fruit, ravioli, vegetables, beans, soup, chili w/ beans
- Juice boxes
- Macaroni & cheese
- Pudding & Jell-O packs
- Snack crackers
- Raisins
- Applesauce
- Fruit Chews
- The foods above were recommended by local nutritionists and food pantries as “kid-friendly” nutritious food items that are easy for a child to carry (no glass please). The “Wish list” is provided to help guide your search for food. However, these are ONLY suggestions. We WILL accept other food not included on this list.

For more information contact Courtland Conner at cconner@ccgnv.org 352-372-0294, Ext. 436

- **ADOPTIONS & PREGNANCY ASSISTANCE: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**

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- Catholic Charities Gainesville provides services designed to help preserve and protect the life of the child, provide care for women and their children, and to assist in the building of families through adoption.
- The program provides multiple services including:
- Life-affirming pregnancy counseling to clients that may include education and referrals
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child
- Post-legal adoption services including lifetime counseling to the birth mother as needed and search assistance as requested by any member of the adoption triad
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are needed
- Adoption education to the community

Please visit the Caring Choices website or call (866) 901-9647 for more information.

Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

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I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

(Visits by Appointment Only)

Address:

Peaceful Paths Domestic Abuse Network

Can help with: Housing & Shelter ›

Phone	Local Helpline 352.377.8255
Website	https://www.peacefulpaths.org/
Counties served	Alachua, Bradford, Union

https://www.thehotline.org/

Peaceful Paths is the certified domestic violence center that serves survivors of domestic violence in Alachua, Bradford, and Union counties. Peaceful Paths provides a wide range of services including emergency shelter, 24-hour helpline, victim advocacy, children's programming, economic empowerment education and support, crisis counseling and support groups, community awareness and intervention, and violence prevention programs**.**

Service Area

Peaceful Paths serves a three county area of North Central Florida including Alachua, Bradford, and Union Counties.

- Peaceful Paths Outreach Center 2100 NW 53rd Avenue, Suite A Gainesville, FL
- Peaceful Paths Satellite Office – Bradford County 403 Georgia Street Starke, FL *Limited hours, please call 352.318.4852 for an appointment
- Peaceful Paths Satellite Office – Union County Inside the Townsend Green Building 410 West Main Street Lake Butler, FL *Limited hours, please call 352.318.4852 for an appointment

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Brevard County

Ashley Furniture - Furniture Assistance (Beds for Children) – Melbourne

Can help with: Furniture ›

Address	4360 W New Haven Ave, Melbourne, FL 32904
Phone	Participating Store Phone: (321) 733-2150
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Ascension Manor (SENIOR HOUSING ASSISTANCE ONLY)

Can help with: Housing & Shelter ›

Address	2960 Pineapple Ave, Melbourne, FL 32935
Phone	Phone: 321-757-9828
Website	https://cflcc.org/css/ascension-manor

About

Catholic Charities of Central Florida provides housing for individuals who might otherwise be unable to afford it—including the elderly. This is done through affordable housing properties for individuals, families, and seniors that are managed by Resurrection Property Management.

To help with housing as a **volunteer**, please click here.

To request assistance and expedite your first appointment, please complete the intake form by clicking the link below.

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https://cflcc.org/financial-assistance/family-stability-program/

Who We Are

Resurrection Housing Services provides individuals and families with the tools to obtain and preserve a home through Resurrection Property Management and the Resurrection Community Housing Development Organization.

Resurrection Property Management manages resilient, sustainable, and quality affordable houses and communities throughout Central Florida.

Resurrection Community Housing Development Organization creates and develops communities comprised of affordable housing. Through housing counseling, individuals receive counseling assistance in the process of attaining their personal goals for housing.

Senior Housing

Ascension Manor, a 76-unit community, is located next to the Indian River in Melbourne and offers safe and affordable apartments for seniors. Within a 3-mile radius, there are restaurants, essential services, and parks.

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Blessed Sacrament Catholic Church (FINANCIAL ASSISTANCE ONLY)

Can help with: Cash › | Housing & Shelter ›

Address	5145 US-1, Cocoa, FL 32927
Phone	Phone: 321-636-6144 To request assistance, please call 407-658-1818. By appointment only. Please call (321)-338-2986.
Website	https://cflcc.org/volunteer/

About

Catholic Charities of Central Florida helps individuals and families maintain their homes and financial security through affordable and transitional housing, case management, and emergency financial assistance. These needs are served by the Family Stability Program.

To help with financial assistance as a volunteer, please click here: https://cflcc.org/volunteer/.

Who We Are

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter counties. Click here for information on COVID-19 pandemic-related rental assistance: https://cflcc.org/wp-content/uploads/2021/11/ESG-FLYER.pdf.

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Meet with a Case Manager – Brevard County

Family Stability Program

For the Family Stability Program, call 407-658-1818.

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Our Lady of Lourdes Catholic Church (FINANCIAL ASSISTANCE ONLY)

Can help with: Cash › | Housing & Shelter ›

Address	1626 Oak St, Melbourne, FL 32901
Phone	Phone: 321-636-6144 By appointment only. Please call (321)-338-2986.
Website	https://cflcc.org/financial-assistance/family-stability-program/

About

Catholic Charities of Central Florida helps individuals and families maintain their homes and financial security through affordable and transitional housing, case management, and emergency financial assistance. These needs are served by the Family Stability Program.

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Who We Are

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Meet with a Case Manager – Brevard County

Eckerd Connects

Can help with: Cash › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Website	https://eckerd.org/wp-content/uploads/2021/04/OTA-Application-Package-Revised-4-10-20-JM.pdf
Email	BrevardHousing@eckerd.org

Brevard Family Support Services assists children and families in Brevard County, FL who are experiencing homelessness.

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Services include:

- one-time financial assistance
- case management
- referral to counseling and
- parent training services

Case management family coaches actively assist in accessing community resources. They work to help families secure housing, work skills training programs, employment opportunities, transportation, medical services and other needs. These intensive services aim to reduce the time that families remain homeless.

Case managers working in the school system assist students experiencing homelessness in maintaining academic performance and participation in extracurricular activities.

Features

- Assist families in meeting basic needs
- Collaborate with the Brevard County School District, local agencies, and homeless students to maintain a strong academic performance
- Train schools in areas related to homelessness identification, services, and awareness
- Assist families in obtaining transportation for children to medical and educational services appointments
- Work with community stakeholders to connect families with opportunities that will assist with their transition out of homelessness
- Assist families in gaining access to available community resources, training on employment retention, and refer them to employment opportunities
- Develop a family plan to prevent repeated homelessness

Eligibility

To be eligible for assistance, each of the following must apply:

- Families must reside in Brevard County, FL
- There must be a history of substance abuse
- Family MUST be currently experiencing homelessness or at imminent risk of homelessness (having received a 3-day notice)

All applicants will need to submit a completed:

- OTA Application Package
- Authorization for Release of Information – Landlord

https://eckerd.org/wp-content/uploads/2021/04/Authorization-for-Release-of-Information-Landlord-Revised-4-10-20.pdf

- W9- Form

https://eckerd.org/wp-content/uploads/2021/04/W9_Form.pdf

Submission instructions: Scan and email the completed forms to **BrevardHousing@eckerd.org**. If you are unable to email the forms, please fax them to (321) 735-8105, or deliver them to our Rockledge, FL office in Brevard County.

Once the entire application packet is received, you will be contacted by an assigned case manager within 2-3 business days. Clients requesting move-in assistance must have an identified landlord and submit the completed Form W9 with the application. Checks are

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processed 10-14 days after the submission of a completed application and mailed directly to the landlord or utility company.

Eckerd Connects | Housing

3819 Murrell Rd. Suite E and F Rockledge, FL 32955 Main Office: (321) 253-0032

Salvation Army – Cocoa Corps/North Central Brevard

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	919 Peachtree St., Cocoa, FL 32922
Phone	Phone: (321) 632-6060
Website	https://ncbrevard.salvationarmyflorida.org/

Website: https://ncbrevard.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

The Salvation Army offers a variety of tangible support to individuals and families in need in central and north Brevard. Below is a brief description of services available and how to get help. Please call (321) 632-6060 for assistance.

- **Emergency Financial Assistance**
- Rent/Mortgage Assistance – help with payments to prevent eviction/foreclosure.
- Utility Assistance (electricity, water, and/or natural gas) – help with payments to prevent shut-off of services.
- **By Appointment only. Call (321) 632-6060 ext. 13.** Available Tuesday-Fridays from 9am-noon, and 1pm-4pm in Cocoa.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.
- Canned goods, other non-perishables and perishable food.
- Open Tuesdays-Fridays 9am-noon in Cocoa. Please bring photo ID and SS card for number of persons in family.
- **The Manna Program**
- Restaurant/store donations of unexpected excess food items – typically breads, sweets, and sandwiches.
- Donations are distributed on a first-come, first-served basis beginning at 1pm Tuesdays-Fridays in Cocoa.

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- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

Salvation Army – Melbourne Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1080 Hickory St, Melbourne, FL 32901
Phone	Phone: 321-724-0494
Website	https://melbourne.salvationarmyflorida.org/

Website: https://melbourne.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

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The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

The Sue M. Pridmore Center

Every day families in the Melbourne are facing disaster. It's not a hurricane that threatens their wellbeing, but a lost job, medical bills, and the high cost of living in our community. Sometimes these challenges overwhelm a family and they become homeless. Mothers with children are especially at risk as they face the challenges of juggling employment, child care, and living expenses. Often they lack the education, support, and mentoring they need to overcome the adversities they face. When they become homeless, these families need more than a roof over their head; they need a support system to build upon.

That is why The Salvation Army offers our transitional housing solution for women with or without children to help them break free from chronic homelessness and unemployment. The Sue M Pridmore Center for Women and Children is providing these women stability through shelter, self-sufficiency through life skills training and, most of all; personal transformation by helping them to overcome the challenges in their lives and turn their lives right side up.

Residential Services

- **Amenities Case Management**
  - An eight-apartment, 48 bed facility (includes 16 adult female beds and 32 beds for children)
    - Business/computer station
      - Case plan management
      - Classes, mentoring & workshops
      - Clothes closet
      - Dining Facility
      - Gathering Room
      - Indoor/Outdoor play areas for children
      - Laundry room
      - Library
      - 60-90 day length stay

Support Services

- **Case Management** Residents will work collaboratively with in-house case managers throughout the duration of their stay for the purpose of establishing and implementing well-defined goals leading to self-sufficiency. Case managers will serve as counselors and resource persons, to our residents.
  - **Career Development** Residents will receive one on one and group career development instruction; with an emphasis on promotion and growth. In addition, the center will partner with established community-based career developers to meet this need.
    - **Housing Retention Education** Residents will work with case managers to devise a realistic and practical plan toward short and long term housing retention.

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        - **Self-Improvement** The center will make a number of self-improvement resources available in the forms of classes, workshops and mentoring. Areas of focus will include (but are not limited to):
            - Budgeting and Finance
            - Fostering Healthy Relationships
            - Self-Care

Application & Eligibility

- **Application Process** Potential residents must complete a full pre-admission interview with center administration in order to be considered for placement. Applicants are asked to call to schedule an appointment: (321) 872-2225.
    - **Eligibility** Consideration will be given to women meeting the following criteria:
        - 18+ years old
            - With no children
            - With male children under the age of 12
            - With female children under the age of 18
            - Employable in the US
            - Actively seeking employment
            - Employed full time
            - Employed full time and enrolled in an educational program
            - Not fleeing domestic violence
            - Not in need of addictions rehabilitation
            - Not awaiting SSD, SSI, SSE, workers compensation or any other pending income source outside of gainful employment
            - Homeless (as defined by HUD) and within the scope of the Center's focus

Mission Statement

Serves to provide shelter, food, spiritual comfort and emotional support to homeless women with or without children. Serves to provide a variety of services in a caring, loving and Christian environment. Serves to provide training in a wide range of life skills in order for the women to successfully transition into our local community.

These women will be afforded every opportunity to become productive, self-sufficient individuals, who possess the essential skills to contribute to and succeed in the community. They will function as responsible employees, respected citizens, nurturing parents and conscientious neighbors who are also able to maintain their own dwelling. In turn these women will have overcome the crisis of homelessness.

Center's Namesake

The center is the only one in Brevard County and is named in honor of Sue M. Pridmore. Mrs. Pridmore was a life-long supporter of The Salvation Army and desired to help alleviate homelessness in Brevard County. To that end, she and her husband endowed funding for the building of the Sue M. Pridmore Center for Women & Children. The Salvation Army Melbourne, FL Corps will forever be grateful for their generous and unselfish contribution.

- **Seasonal Services**
    - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy

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children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than 200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's 2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

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Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Seniors First, Inc. - Medical Equipment Program (Seniors Only)

Can help with: Medical & Dental ›

Address	3711 Vineland Road, Orlando, FL 32811 (map)
Phone	T: 407-649-4100 F: 407-649-4200
Counties served	Brevard, Orange, Osceola, Polk, Seminole

Seniors First assists frail seniors and disabled adults to perform essential tasks of daily living with the help of safety devices, mobility equipment and medical supplies.

Eligibility

Any adult with an impairment living in Orange, Seminole, Osceola, Polk or Brevard County is eligible for this program.

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Contact

Seniors First’s Stepping Stone Medical Equipment Bank

Society of St. Vincent de Paul Orlando (Brevard County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Transportation › | Furniture ›

Address	321-459-2060, 1940 N Courtenay Pkwy, Merritt Island, FL 32953
Phone	Helpline 407.889.4706 321-459-2060
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

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Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Brevard County St Vincent de Paul conferences are:

DIVINE MERCY - MERRITT ISLAND

HOLY NAME OF JESUS - INDIALANTIC

321-777-9593

3050 N Hwy A1A, Indialantic, FL 32903

OUR LADY OF GRACE - PALM BAY

321-725-6866

300 Malabar Rd, Palm Bay, FL 32907

OUR SAVIOUR - COCOA BEACH

321-799-3677

130 Cleveland Avenue, Cocoa Beach, FL 32931

ST. JOSEPH - PALM BAY

321-768-7882

2824 Palm Bay Road North East Palm Bay, FL 32905

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Broward County

Ashley Furniture - Furniture Assistance (Beds for Children) – Davie

Can help with: Furniture ›

Address	15451 Sheridan St, Davie, FL 33331
Phone	Participating Store Phone: (954) 434-7747
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Ft. Lauderdale/Pompano Beach (Oakland Park)

Can help with: Furniture ›

Address	3775 N Federal Hwy, Oakland Park, FL 33308
Phone	Participating Store Phone: (954) 564-1794
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

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NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Sunrise

Can help with: Furniture ›

Address	1960 Sawgrass Mills Cir, Sunrise, FL 33323
Phone	Participating Store Phone: (954) 846-8800
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

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Catholic Charities of the Archdiocese of Miami, Inc. – Broward County Administrative Offices

Can help with: Cash › | Housing & Shelter › | Mortgage & Rent ›

Address	1505 N.E. 26th Street, Wilton Manors, FL 33305
Phone	Office Phone: 305-754-2444
Website	https://www.ccadm.org/sh_projects/homeless-prevention-and-rapid-re-housing-broward-county/
Email	info@ccadm.org, linkages@ccadm.org

Fax: 305-754-6649

Email: info@ccadm.org

Website: https://www.ccadm.org/sh_projects/homeless-prevention-and-rapid-re-housing-broward-county/

BROWARD COUNTY PROGRAMS:

1. **Homeless Prevention and Rapid Re-Housing – Broward County**

Provides assistance and appropriate referrals to individuals and families in the Broward county area to prevent homelessness, or rapidly re-house homeless families and individuals.

Services offered include:

- Matching individuals and families to community resources.
- Short-term rental assistance when funding is available.
- Partnered with Broward County we provide case management and rapid permanent housing placement for homeless families.
- Food vouchers when available

Eligibility Requirements:

- Resident of Broward County
- Homeless or at risk of homelessness
- Income restrictions may apply, please contact us for more details.

Contact Us:

Broward County 1505 NE 26th Street Wilton Manors, FL 33305 Phone: 954-630-9793 Fax: 954-332-6777 Email: linkages@ccadm.org

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Covenant House Florida – Youth Transitional Housing

Can help with: Housing & Shelter ›

Phone	Homeless Helpline: Broward 954-563-4357 211.org: 2-1-1 National Human Trafficking Hotline: 1-888-373-7888 or text 233733 National Runaway Safeline: 1-800-786-2929
Website	https://www.covenanthousefl.org/orlando

Our Residential Center welcomes you 24 hours, 7 days a week, 365 days a year with no questions asked. If you need a safe place to stay, please contact us. Both Fort Lauderdale

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and Orlando locations accept youth ages 18-22 including pregnant and parenting youth and their babies.

- **In Orlando**: Call us at (407) 482-0657 or (800) 441-4478 or find us at 5931 E. Colonial Drive, Orlando, FL 32807. Toll-free: (800) 441-4478
- **In Fort Lauderdale**: Call us at (954) 561-5559 or (800) 683-8338 or find us at 733 Breakers Ave., Fort Lauderdale, FL 33304. Toll-free: (800) 683-8338

Operation Home Free coordinated through National Runaway Safeline (youth 12-18) may receive Greyhound transportation home provided parents have filed a missing person's report.

What should I bring with me?

One bag that can fit in a locker (like a locker at school).

What should I expect when I arrive?

You will be asked some basic questions regarding your current needs, health and wellbeing then you will have a choice to stay with us or take what you need (food, shower, clothing) and leave the building.

Feeding South Florida

Can help with: Food ›

Email	contact@feedingsouthflorida.org
Counties served	Broward, Miami-Dade, Monroe, Palm Beach

Feeding South Florida is the largest, most efficient food bank serving Palm Beach, Broward, Miami-Dade, and Monroe Counties. More than 98% of all donations are put back into the community.

Through innovative direct-service programs and a network of nonprofit partner agencies, Feeding South Florida distributed nearly 176 million pounds of food (146 million meals) last year to over 1.4 million individuals.

Contact

Main Warehouse
2501 SW 32 Terrace
Pembroke Park, FL 33023
954.518.1818
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m.

Feeding Palm Beach County
4925 Park Ridge Blvd.
Boynton Beach, FL 33426
561.331.5441
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m

Food + Benefits Assistance
954.518.1857

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Salvation Army – Ft. Lauderdale Adult Rehabilitation Center

Can help with: Housing & Shelter ›

Address	1901 W. Broward Blvd., Ft. Lauderdale, FL 33312
Phone	Phone: 954-463-3725
Website	https://gethelp.salvationarmyusa.org/

Website: https://gethelp.salvationarmyusa.org/

Substance Abuse Services

The Salvation Army's Adult Rehabilitation Centers provide spiritual, social and emotional assistance for men who have lost the ability to cope with their problems and provide for themselves. Each center offers residential housing, work, and group and individual therapy, all in a clean, wholesome environment. The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment. Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Adult Rehabilitation Centers use a holistic approach to restoring hope

The Salvation Army Adult Rehabilitation Centers have served as beacons of hope to people seeking help for any number of social and life issues, including problems related to substance abuse. Our programs focus on the physical, emotional, and spiritual well-being of the people who choose to participate.

The Salvation Army's Adult Rehabilitation Centers are 180-day residential work-therapy programs providing spiritual, social, and emotional assistance to people who have lost the ability to cope with their problems and provide for themselves.

Eligibility:

The program is generally provided without charge to the participants once the Center staff has determined that the program can appropriately address the needs of the applicant (insurance is not necessary). Other minimum requirements include the following:

- Are adults ages 21-65.
- Pass a drug test and breathalyzer upon arrival.
- Able to perform a work therapy assignment for a maximum of eight hours a day. Schedules can be adjusted to meet the needs of the participants.
- Agree to participate in all program activities, including attending counseling sessions, classes and worship services.

*Requirements may vary based on location.

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Salvation Army – Ft. Lauderdale Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1445 W Broward Blvd, Fort Lauderdale, FL 33312
Phone	Phone: (954) 524-6991
Website	https://fortlauderdale.salvationarmyflorida.org/

Website: https://fortlauderdale.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Salvation Army – Ft. Lauderdale Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	100 SW 9th Ave, Fort Lauderdale, FL 33312
Phone	Phone: 954-712-2460
Website	https://fortlauderdale.salvationarmyflorida.org/

Website: https://fortlauderdale.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Group Homes and Transitional Living Centers**

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Society of St. Vincent de Paul – South Florida (Broward County Conferences)

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation › | Debt & Credit ›

Address	2323 N Dixie Hwy, Pompano Beach, FL 33060
Phone	954-395-6817
Website	https://svdpsouthflorida.org/contact-us/
Email	svdpmhoc@gmail.com

The following is a list of 20 services provided by the Conferences and Councils in the Archdiocesan Council of Miami:

- Service to anyone in need
- Food programs

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- Emergency financial assistance
- Transportation programs for seniors
- Disaster relief and victim services
- Rent / mortgage assistance and help with low-cost housing
- Twinning with shelters for the homeless
- Thrift stores
- Employment services
- Job training
- Counseling / information
- Referral service
- Budget counseling
- Youth programs
- Social justice programs
- Advocacy
- Twinning, foreign and domestic
- Hospital ministry
- Burial of the indigent
- Embracing the lonely, forgotten, and alienated

North Broward Church Conferences

St. Andrew Catholic Church

9950 NW 29th St

Coral Springs, FL 33065

(954) 752-3950

St. Ambrose Catholic Church

PO Box 999

Deerfield Beach, FL 33443

(954) 427-2225

Our Lady Queen Of Heaven Church

1400 South State Road 7

North Lauderdale, FL 33068

(954) 971-5400

Mary Help Of Christians Church

5980 University Dr

Parkland, FL 33067

https://mhocrc.org/svdp

(954) 323-8012

Please email svdpmhoc@gmail.com or call the Help Line 1-954-278-5614. / Ante cualquier duda, envíe un correo electrónico a svdpmhoc@gmail.com o llame al 1-954-278-5614.

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Our Lady Of Mercy Catholic Church
5201 N Military Trail
Pompano Beach, FL 33064
(954) 421-3246

St. Coleman Catholic Church
1200 S Federal Hwy
Pompano Beach, FL 33062
(954) 942-3533

St. Gabriel Catholic Church
731 N Ocean Blvd
Pompano Beach, FL 33062
(954) 943-3684

Our Lady Of Czestochowa Polish Catholic Mission
2400 NE 12th St
Pompano Beach, FL 33062
(954) 946-6347

St. Elizabeth Ann Seton Catholic Church
1401 Coral Ridge Dr
Coral Springs, FL 33071
(954) 753-3330

St. Paul The Apostle Catholic Church
2700 NE 36th St
Lighthouse Point, FL 33064
(954) 943-9154

St. Vincent Catholic Church
6350 NW 18th St
Margate, FL 33063
(954) 972-0434

San Isidro Catholic Mission
2310 Martin Luther King Blvd
Pompano Beach, FL 33069
(954) 971-8780

St. Elizabeth of Hungary Catholic Church
3331 NE 10th Terr
Pompano Beach, FL 33064
(954) 941-8117

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St. Henry Catholic Church
1500 S Andrews Ave
Pompano Beach, FL 33069
(954) 785-2450

St. Malachy Catholic Church
6200 John Horan Terr
Tamarac, FL 33321
(954) 726-1237

Central Broward Church Conferences

St. Bonaventure Catholic Church
1301 SW 136th Ave
Davie, FL 33325
(954) 424-9504

Blessed Sacrament Catholic Church
1701 E Oakland Park Blvd
Fort Lauderdale, FL 33334
(954) 564-1010

St. Anthony Catholic Church
901 NE 2nd St
Fort Lauderdale, FL 33301
(954) 463-4614

St. Clement Catholic Church
2975 N Andrews Ave
Fort Lauderdale, FL 33311
(954) 563-1183

St. Jerome Catholic Church
2533 SW 9th Ave
Fort Lauderdale, FL 33315
(954) 525-4133

St. Sebastian Catholic Church
2000 SE 25th Ave
Fort Lauderdale, FL 33316
(954) 524-9344

St. Bernard Catholic Church
8279 Sunset Strip
Sunrise, FL 33322

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(954) 741-7800

St. David Catholic Church

3900 S University Dr

Davie, FL 33328

(954) 475-8046

Our Lady Queen Of Martyrs Church

2731 SW 11th Ct

Fort Lauderdale, FL 33312

(954) 583-8725

St. John The Baptist Catholic Church

4595 Bayview Dr

Fort Lauderdale, FL 33308

(954) 771-8950

St. Helen Catholic Church

3033 NW 33rd Ave

Fort Lauderdale, FL 33311

(954) 731-7314

St. Pius X Catholic Church

2500 NE 33rd Ave

Fort Lauderdale, FL 33305

(954) 564-1763

All Saints Catholic Church

10900 West Oakland Park Blvd

Sunrise, FL 33351

(954) 742-3188

St. Katharine Drexel Catholic Church

2700 Glades Circle, Suite 200

Weston, FL 33327

(954) 389-5003

South Broward Church Conferences

St. Matthew Catholic Church

542 Blue Heron Dr

Hallandale Beach, FL 33009

(954) 458-1590

Church of the Little Flower

1805 Pierce St

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Hollywood, FL 33022
(954) 628-8828

St. Bernadette Catholic Church
7450 Stirling Rd
Hollywood, FL 33024
(954) 432-5313

St. Boniface Catholic Church
8330 Johnson St
Pembroke Pines, FL 33024
(954) 432-2750

St. Maximillian Kolbe Catholic Church
701 North Hiatus Rd
Pembroke Pines, FL 33026
(954) 432-0206

Nativity Catholic Church
5220 Johnson St
Hollywood, FL 33021
(954) 987-3300

St. Stephen Catholic Church
6044 SW 19th St
Miramar, FL 33023
(954) 987-1100

Annunciation Catholic Church
3781 SW 39th St
West Park, FL 33023
(954) 989-0606

St. Bartholomew Catholic Church
8005 Miramar Pkwy
Miramar, FL 33025
(954) 431-3600

St. Maurice at Resurrection Catholic Church
441 NE 2nd St
Dania Beach, FL 33004
(954) 961-7777

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Calhoun County

Catholic Charities of Northwest Florida – Panama City Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	3128 East 11th St., Panama City, FL 32401
Phone	Phone: 850-763-0475
Counties served	Bay, Calhoun, Gulf, Holmes, Jackson, Washington

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Charlotte County

Ashley Furniture - Furniture Assistance (Beds for Children) – Port Charlotte

Can help with: Furniture ›

Address	17701 Murdock Cir, Port Charlotte, FL 33948
Phone	Participating Store Phone: (941) 235-8400
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Venice, Inc. – Charlotte County Administrative Offices

Can help with: Housing & Shelter ›

Address	22278 Vick Street, Port Charlotte, FL 33980
Phone	Phone: 941-391-5669
Email	marianmanor@ndcrealestate.com

Catholic Charities Diocese of Venice, Inc. – Charlotte County (Marian Manor)

Email: marianmanor@ndcrealestate.com

Providing Help. Creating Hope. Serving All.

Catholic Charities Housing Diocese of Venice, Inc. was created to address the serious lack of affordable and safe rental housing in Southwest Florida. Housing developments are available for low-income individuals and families, farmworkers, and persons with special needs.

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PROGRAMS AND SERVICES

- **Catholic Charities Housing and Shelter at Marian Manor** Marian Manor is a Catholic Charities apartment complex that offers affordable rental housing to low-income individuals and families in Port Charlotte. The complex is an energy-efficient and green community with 31 two-bedroom, one-bath units with appliances.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

Harry Chapin Food Bank of Southwest Florida

Can help with: Food ›

Website	https://harrychapinfoodbank.org/find-food/
Email	childprograms@harrychapinfoodbank.org, fulfill@harrychapinfoodbank.org
Counties served	Charlotte, Collier, Glades, Hendry, Lee

About Us

The Harry Chapin Food Bank is the largest hunger relief network in Southwest Florida, serving Charlotte, Collier, Glades, Hendry and Lee counties.

We rescue, inspect, transport and distribute donated food and other grocery products to more than 150 partner agencies and programs that provide direct services to those in need. They include food pantries, soup kitchens, in-school pantries, mobile pantries, senior programs, homeless shelters, disaster relief agencies and more. The food bank provides food for about 28,000 individuals each week.

Feeding Children

Throughout Southwest Florida, more than 65% of all public-school aged students are eligible for free or reduced lunches.

Schools, education centers and after-school programming centers are a natural fit for food pantries – they provide an easy-to-access location that parents and students feel comfortable in and visit regularly. While some parents might not be able to visit traditional food pantries because of distribution times or location, in most cases our program distributes food at the end of the day when parents are already at the education center to pick up their children. Locating food pantries in schools and education centers means the program is able to connect children and their families with the healthy food they need during the week and weekend.

In-School Pantry Program

Our In-School Pantry Program follows an evidence-based system that alleviates child hunger through food distribution at carefully selected schools. This nationally acclaimed food distribution model, taken by Feeding America, is designed to provide an accessible source of food assistance to students and their families who are hungry. By locating pantries inside schools, students and their families have easier access to food assistance and feel more comfortable acquiring food assistance in this manner due to familiarity with the site locations.

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Harry Chapin Food Bank stocks the in-school pantries with shelf-stable foods such as canned vegetables and meat, cereal, dry pasta, boxed macaroni and cheese, soup, peanut butter, jelly, rice and beans. In addition, the In-school Pantry Program can be supplemented with fresh produce and frozen meat items when available.

Harry's Helpings

Harry's Helpings is an innovative feeding program that provides supplemental food kits for families at childcare, early childhood education, and after-school programming centers where traditional food pantry distribution models are not feasible due to space constraints, lack of adequate staffing or other barriers.

Harry's Helpings also offers assistance to the community at community and service centers, special one-time events, and other non-traditional feeding programs. Harry's Helpings kits are filled with enough nutritious, shelf-stable food for up to 15 meals for a family of four. They may include canned vegetables and canned meat, cereal, dry pastas, boxed macaroni and cheese, soups and stews, peanut butter, jelly, rice and beans.

In addition, Harry's Helpings can be supplemented with fresh and frozen items in coordination with partner sites and when available.

For more information about these programs, call (239) 334-7007 or email childprograms@harrychapinfoodbank.org.

Feeding Families

Feeding families is the core of our mission and represents most of our total food distribution throughout our five-county footprint. Our strategic approach involves navigating the fact that sixty percent of our five-county footprint is a food desert. Our strategies incorporate food safety protocols, innovative food procurement methods and an enormous amount of passion that no one should have to go hungry.

Our Fulfill Mobile Pantry Program directly serves our neighbors who are hungry where people with limited financial resources and transportation may not be able to access food through traditional grocery stores.

Through our Fulfill Mobile Pantries, a truckload of food is transported and distributed in areas of high need to supplement our other hunger-relief programs in our five-county footprint.

Two distribution methods are utilized: a farmer's market-style distribution where those who are food-insecure can choose to take what they need or a drive-thru distribution model, where families receive a pre-packaged food kit filled with shelf-stable foods that is supplemented with fresh produce and frozen protein when it is available.

Our mobile pantries distribute fresh produce, canned and dry goods, frozen meat, bread, grains, and other food items.

For more information on the Fulfill Mobile Pantries program, call 239.334-7007 or email fulfill@harrychapinfoodbank.org.

Our "Fresh Force" Mobile Grocery Experience directly serves those who are food insecure in areas of high need. The mobile market is a one-aisle grocery store, designed to provide healthy, fresh food through a **dignified "shopping" experience** for families and individuals in need.

Our mobile market consists of several different items such as fresh produce, canned and dry goods, frozen meat, bread, grains, dairy, and other food items. Through our "Fresh Force"

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Mobile Grocery Experience, **Harry Chapin Food Bank transports healthy foods to our neighbors at no cost who live in designated “food deserts” and low-income areas.** We are able to eliminate transportation as a barrier to accessing food by bringing the mobile market directly to families who are hungry.

Feeding Seniors

Senior hunger is a hidden issue in Southwest Florida.

Many seniors on fixed incomes have to make the difficult choice whether to purchase food or buy medicine. Seniors who do not get the nutrition they need are at a higher risk of developing health problems such as diabetes, heart disease and high blood pressure.

Care and Share Senior Feeding Program

The Care and Share Senior Feeding Program supplements the diets of more than 2,200 seniors with low income in Charlotte, Collier and Lee counties with nutritious, easy-to-prepare food.

Eligible seniors aged 55 and over receive kits containing pre-packaged food kits that contain easy-to-prepare meals and shelf-stable fruits, vegetables, proteins, cheeses, and grains. When possible, we supplement the food kits with fresh produce and frozen meat.

Commodity Supplemental Food Program (CSFP)

The Commodity Supplemental Food Program (CSFP) is a federal government program that provides nutritious food to eligible seniors 60 years of age or older with low-incomes. Food boxes are distributed once a month at designated sites in Glades and Hendry counties.

For more information on eligibility and enrollment for Care & Share or CSFP, call (239) 334-7007 or email seniorprograms@harrychapinfoodbank.org.

Those in need cannot receive food directly from Harry Chapin Food Bank. To receive food, we encourage those seeking food to visit our website and click on the Food Locator to find a Agency Partner or mobile pantry in their area. You can also call us at 239-334-7007 or dial 211, the United Way 211 information hotline, to find the nearest site.

Locations

Fort Myers Distribution Center 3760 Fowler St. Fort Myers, FL 33901

Collier County Center 3940 Prospect Ave. #101 Naples, FL 34104

Contact Info

Phone: (239) 334-7007 Fax: (239) 337-1399 Email: fighthunger@harrychapinfoodbank.org

Website: https://harrychapinfoodbank.org/find-food/

For a **staff directory**, click here.

Hours of operation

Monday – Friday 8 a.m. to 4:30 p.m.

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Salvation Army – Port Charlotte Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	2120 Loveland Blvd, Port Charlotte, FL 33980
Phone	Phone: 941-629-3170
Website	https://portcharlotte.salvationarmyflorida.org/

Website: https://portcharlotte.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.

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Society of St. Vincent de Paul – Port Charlotte (Charlotte County Conference)

Can help with: Clothing › Food ›

Address	Port Charlotte, FL 33952
Phone	Phone: (941) 625-9784 Emergency After-Hours Phone: (401) 263-8325
Website	https://www.stcharlespc.org/svdp

The St Vincent de Paul conference of Saint Charles Borromeo parish serves our neighbors in need from 9am to noon on Mondays, Wednesdays and Fridays. Emergency needs outside of these hours can be called in to (401) 263-8325.

If you are in need of financial assistance, please arrive by 11:00am in order to have sufficient time to complete the request process. Mary's Closet closes at 11:30am. For food only requests, arrive by 11:30, as we often have a large number of requests to fulfill.

St. Charles Borromeo Catholic Church Conference 21841 Felton Avenue

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Society of St. Vincent de Paul – Port Charlotte (Charlotte County Conference)

Can help with: Food › Utility Bill ›

Address	17783 Toledo Blade Blvd, Port Charlotte, FL 33948
Phone	Phone: (941) 258-3398
Website	https://stmaxcatholic.org/

SVDP at St. Max offers a food pantry and assistance with utility bills. Hours are Mondays, Wednesdays, and Fridays from 9:00 a.m. – 12:00 p.m. Drive-through service is offered. For assistance with utility bills, you must have a copy of your final notice. **St. Maximilian Kolbe Conference**

Fax: (941) 625-6506

Society of St. Vincent de Paul – Port Charlotte (Charlotte County Conference)

Can help with: Food › Utility Bill ›

Address	24445 Rampart Blvd, Port Charlotte, FL 33980
Phone	Phone: (941) 235-1254
Email	svdpsanantonio@yahoo.com

St Vincent de Paul site offers financial aid for utilities -- water or electric (if funding available; once per year max), as well as a food pantry that can be accessed monthly. Hours are Wednesdays and Fridays from 9:00 a.m. – 12:00 p.m. Have your Picture ID and Social Security Number ready to receive assistance.

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San Antonio Conference

Fax: (941) 624-6184

Email: svdpsanantonio@yahoo.com

Society of St. Vincent de Paul – Punta Gorda (Charlotte County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation › | Furniture ›

Address	Punta Gorda, Florida 33950 Phone: (941) 575-0767
Phone	Punta Gorda, Florida 33950 Phone: (941) 575-0767
Website	https://www.svdppg.org/
Email	SVdPsh01@gmail.com
Hours	HOURS

Providing Hope

Come to our office at 2500 Airport Road, Punta Gorda on Monday, Wednesday and Friday between the hours of 9:00am-12:00pm. A personal interview will help us determine the best way we can help you and your situation. If you have a financial need please arrive no later than 11:00am.

When we are unable to provide the needed assistance, we will connect you with one of our partner agencies in Charlotte County. If your residence is in another county, we will give you information about services in your home county.

- **Food Pantry**

Last year, we provided food for 27,072 individuals from our facility, the mobile food pantry, and holiday meals (Easter, Thanksgiving and Christmas). Our Food Pantry is stocked by community compassion and generous donors, local food drives and food purchased from Harry Chapin Food Bank. In addition to the basics, we try to include surprises that will make our recipients smile. Together, we can do even more. There is no food that is left to waste within our pantry.

- **Clothing, Housewares and Furniture Assistance**

We provide these items to those in need thanks to the donations we receive from the community. In situations where appliances become inoperable or non-repairable, we replace them on a first-come, first-served basis with donated appliances.

- **Financial Assistance**

Over $324,228 was spent on rental assistance, utility payments, bus fares, parking, education and other miscellaneous client expenses in 2021. We review the financial information of those we help to determine the amount needed.

- **Education**

We offer this most successful program to employees wishing to improve their earning potential by paying for tuition, books, supplies, and licensing fees. With our assistance,

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individuals have pursued education to improve their lives by securing a technical job or profession, gaining additional qualifications/certifications or completing a four-year degree.

St. Vincent de Paul, Sacred Heart Conference 25200 Airport Road

Email: SVdPsh01@gmail.com

Monday, Wednesday & Friday

9AM–12PM

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Citrus County

Ashley Furniture - Furniture Assistance (Beds for Children) – Inverness

Can help with: Furniture ›

Address	2705 Hwy 44 W, Inverness, FL 34452
Phone	Participating Store Phone: (352) 464-8978
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of St. Petersburg, Inc. – Citrus County (Dade City Administrative Offices)

Can help with: Housing & Shelter › Mortgage & Rent ›

Address	37733 Meridian Ave., Dade City, FL 33525
Phone	Phone: (352) 521-1218
Website	https://ccdosp.jotform.com/form/202903751738155

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

ABOUT US

Catholic Charities celebrated its 75th Anniversary in 2020! For those 75 years, Catholic Charities has worked in the Greater Tampa area providing strategic alliances, advocacy and a broad array of social services designed to support and preserve families and promote self-sufficiency.

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The Agency serves all residents of Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties regardless of race, creed, gender, national origin, handicapping condition or socioeconomic status.

PROGRAMS AND SERVICES

- **Citrus County General Rent/Utility Assistance** If you have suffered a loss of income due to the COVID-19 virus or other circumstances, and live within Citrus County, please know that help may be available to you. We have funds that could provide you with a more hopeful future as we work to address your present rent and/or utilities financial distress. We review all applications on a case-by-case basis to determine eligibility. Please apply here: https://ccdosp.jotform.com/form/202903751738155

Contact Us

For more information or questions about available programs, contact us here: https://ccdosp.jotform.com/form/202113795121142. Your message will be forwarded to the first available Case Manager. Or you can reach us by phone: (352) 523-6958.

- **Shelters of Hope (Housing Services)** Catholic Charities provides over 1,800 units of affordable housing to qualified individuals and families. Provide shelter to over 400 individuals through 5 shelters.
- **We offer housing to:**
- Homeless men and women
- Homeless families
- Homeless veterans
- Female head of households suffering from abuse
- Female head of households with a positive HIV/AIDS diagnosis
- Low-income families
- Elderly adults with limited, fixed incomes
- Migrant farm worker families
- Immigrant families
- **Catholic Charities Family Housing** 12 family-friendly apartment buildings with 419 units throughout Pinellas, Hillsborough, Pasco, and Hernando counties. Three additional buildings (one in Citrus and two in Hillsborough counties) will add an additional 48 units by December 2022.
- **Citrus Community Outreach Center** We are in the process of re-envisioning services offered at the Citrus Community Outreach Center. We look forward to re-opening and continuing our mission of assisting those in need in this community.

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Community Food Bank | Feed352

Can help with: Food ›

Address	5259 W Cardinal Street, Homosassa, FL 34446
Phone	Phone: 352-628-3663
Website	https://feed352.org
Email	info@feed352.org
Hours	Hours: Mon - Fri: 6am - 2pm
Counties served	Citrus, Hernando, Sumter

Website: https://feed352.org

Email: info@feed352.org

- **Our Organization**

Founded in 2013, the Community Food Bank (CFB) is a lifeline for individuals and families throughout Citrus, Hernando, and Sumter counties who are facing food insecurity. Our sole purpose is to ensure no one goes hungry. Hunger is hurting our entire community as thousands of young men, women, and senior citizens who have never sought food assistance in the past find they are unable to feed themselves or their families.

The CFB raises funds, collects food, and provides tangible resources to 60+ food pantries, soup kitchens, shelters, senior centers, ministries, and other resource agencies to help them serve individuals and families throughout our community. Our efforts enable area agencies to provide food assistance to more than 70,000 people each month. We're on track to distribute more than five (5) million pounds of food in 2022.

- **Find Help**

Our agencies consist of food pantries, soup kitchens and shelters that provide food to those in need.

The Community Food Bank is a centralized operation providing food, support, and resources to the vast network of public service organizations listed below. Our agencies consist of food pantries, soup kitchens and shelters that provide food to those in need.

Find a Food Relief Agency near you: https://feed352.org/food-agencies/

Click the map, then select a location by clicking the icon on the top left bar of the map window and scrolling down the list or just select a point on the map. This will provide you with a name, address, and phone number to a location.

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Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

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Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

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The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

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For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Salvation Army – Citrus County Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	712-738 S School Ave, Lecanto, FL 34461
Phone	Phone: 352-513-4960
Website	https://citruscounty.salvationarmyflorida.org/

Website: https://citruscounty.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs

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provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal

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food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul – Homosassa (Citrus County Conference)

Can help with: Food ›

Address	7040 S Suncoast Blvd, Homosassa, FL 34446
Phone	Phone: (352) 564-6174
Website	http://svdphernando.org/emergencyassistance.php

St. Thomas the Apostle

Website: http://svdphernando.org/emergencyassistance.php

Emergency Assistance

Emergency assistance is available for most who are in need of help. In Hernando & Citrus counties they can initiate the process by calling the SVDP conference nearest their residence.

Emergency Assistance Procedure

- Client calls the church nearest their residence. They are asked to leave their Name, Phone Number and Type of Assistance Needed.
- The caseworker who receives the data will determine if the individual has been helped previously, when they have been helped and if they reside within the conference's boundary.

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- If the client is within the boundaries and they are eligible for assistance, the caseworker will proceed to contact the client to gain further information and set up a time to make a home visit if required otherwise the caseworker will provide the assistance needed.
- If the client is not eligible for assistance a phone call is made to the client to explain why SVDP cannot help. At this time the client is given other referral numbers that may be of help.
- At the time of the home visit if required, the caseworkers (always work in pairs) will get personal & financial information from the client.
- After getting the information the caseworkers may make a decision at that time and inform the client of their decision. If they cannot make a decision at the time of the visit the client will be will be given an estimate of the time when they will be informed of their decision.

Food Pantry

Serving all of Hernando and portions of Pasco & Citrus counties that are within our six conference boundaries

Food Pantry Hours

- Monday – Saturday: 9:00AM - 1:00PM
- Thursday Evening: 6:00PM - 7:00PM

When applying for temporary assistance you must attest that you meet the income eligibility requirements to obtain food and also bring the following documentation.

- Current picture ID or Florida drivers license
- Current proof of residency: Rent / Mortgage, utility or phone bill.
- Social Security Card for every adult and child living in the home.

Food Pantry Mission

Our St. Vincent de Paul Food Pantry is dedicated to serve Christ’s needy without regard to race, color, creed, age, gender, national origin or disability.

Funded by local Catholic Church Food Collections, USDA Food when available, Private Citizens monetary and food donations as well as proceeds from our mostly volunteer operated Thrift Store, we seek to bring temporary relief and comfort to the body and spirit of our neighbors in need.

Sumter Electric Cooperative, Inc - Utility Bill Assistance

Can help with: Utility Bill ›

Counties served	Citrus, Lake, Marion, Sumter

It’s easy to apply for assistance. Social service agencies typically request a copy of a disconnect notice to provide bill payment assistance but SECO has asked the agencies who receive Pennies from Heaven funding to waive the requirement and allow the member to email, text or mail a screenshot from their online account in SmartHub on SECOEnergy.com. The screenshot must show the account number, service address and past due balance. Residential assistance is limited to $250 per member.

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Call, email or text Florida 2-1-1 to inquire about agencies that receive SECO Energy Angel Funds for member bill payment assistance. Funds are contributed quarterly to United Way chapters in Citrus, Lake/Sumter and Marion Counties.

Angel Fund distributions are provided by the SECO Energy Pennies from Heaven Program. Members enrolled in Pennies from Heaven agree to round up their monthly bill up to the nearest dollar. The extra pennies are donated to support Angel Fund allocations by social service agencies for bill payment assistance. These pennies also allow SECO to provide support to worthy causes in our service area.

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Clay County

Catholic Charities Jacksonville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Address	40 E. Adams St., #320, Jacksonville, FL 32202
Phone	Phone: (904) 354-4846
Website	https://www.ccbjax.org/
Email	info@ccbjax.org
Counties served	Baker, Clay, Duval, Nassau

Catholic Charities Jacksonville Regional Office

Email: info@ccbjax.org

ABOUT US

For more than 75 years, Catholic Charities Jacksonville has served the local community as a compassionate helper, respected leader, and a reliable partner. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency. Catholic Charities puts faith into action to serve the most vulnerable in our community, advocating for justice, human dignity and quality of life, while reflecting the compassion of God in Christ.

By providing emergency financial assistance, food assistance, immigration legal services, refugee resettlement and caring for persons with intellectual and developmental differences, we are putting our beliefs into action to transform lives. Counties Served: Baker, Clay, Duval and Nassau.

PROGRAMS & SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** The Emergency Financial Assistance Program (EA) is a recognized and proven way to prevent homelessness. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - **Supportive Services for Veteran Families Program** Thanks to our partnership with Changing Homelessness, Catholic Charities Jacksonville are able to provide supportive services for low or very low-income Veterans and Veteran families who are homeless, at-risk of losing housing, or residing in, or transitioning to permanent housing. To be screened for this program, please call 904-638-2112 or 866-367-7783.
    - **Services that are provided include:**
      - Case Management
      - Transportation Assistance
      - Legal Services
      - Housing Counseling Services
      - Personal Financial Planning
      - Job Counseling Services

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        - Moving Assistance
        - Temporary Financial Assistance
        - Referral to Other Agency or Area Resources
    - **Housing Opportunities for Persons with AIDS (HOPWA)**

Catholic Charities Jacksonville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. For more information and to apply for assistance, visit: https://www.ccbjax.org/emergency-financial-assistance

Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:

- Case Management
    - Referrals
        - Group Counseling
            - Caregiver Services
    - **Emergency Financial Assistance (NON HOPWA)**

Catholic Charities Jacksonville is a provider of in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families:

- Examples of some services available:
    - Case Management
        - Referrals
        - Assistance with utilities
        - Assistance with rent
        - Transitional housing for homeless
- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**

Catholic Charities Jacksonville serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our drive-thru food pantry located at St. Pius V Catholic Church campus.

- **FOOD PANTRY INFORMATION & HOURS**

St. Pius V Catholic Church Campus

1470 West 13th Street

Jacksonville, 32209

Wednesdays and Fridays at 8:30 a.m.

Our team begins giving tickets at 8:30 a.m. for up to 70 clients. Guests can return every two weeks, and our team collects basic demographics of each household. One ticket is permitted per household, and you must be present when your number is called. If you are not present, our team will move on to the next number - so please stick around once you receive your ticket. During holidays, please check our website or call us for adjusted food distribution schedules.

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Clay County Utility - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://clayutility.org/forms/

- **Golden Opportunities/Disability Assistance Plan**

We recognize many of our elderly and/or disabled customers are on fixed or limited incomes and may have some difficulty paying their bill because the bill date may not coincide with the dates they will receive social security, disability or retirement checks.

Our Golden Opportunities Plan enables customers who are 62 years of age or older, retired, and on a limited or fixed income to pay their monthly utility bill up to 21 days after the due date on the bill.

Our Disability Assistance Plan enables customers who are permanently disabled and on a limited or fixed income to pay their monthly utility bill up to 21 days after the due date on the bill. Customers must provide proof of disability (Benefit Verification Statement).

Customers must contact our office during regular hours Monday - Friday, 8 A.M. - 5 P.M. to make arrangements for either payment extension.

- **Lend-A-Helping-Hand Program**

The Board of Supervisors of the Clay County Utility Authority recognized that sometimes our customers have temporary hardships in paying their water and/or sewer bills. Due to bond ordinances and Chapter 94-491, Laws of Florida, the Clay County Utility Authority is prohibited in giving free water and/or sewer services. Therefore, in the spring of 1996, the Board of Supervisors started the Lend-A-Helping-Hand program where customers can voluntarily donate a set amount when paying their monthly water and/or sewer bill. These donations are then used to pay the bills of those with temporary hardships.

Eligibility

Customers of the Clay County Utility Authority who are:

- Elderly, 60 years of age or older whose household income is below the poverty level;
- Handicapped whose household income is below the poverty level;
- Low income households below the poverty level; or
- Any customer who has an emergency situation which results in temporary hardships.

What does the Program cover?

The program only covers payment of the current past due Clay County Utility Authority water and/or sewer bill. Help to households is limited to one time in a twelve-month period with a maximum payment of $350.00.

Who administers the needs assessment?

The Clay County Utility Authority currently has an agreement with the Catholic Charities Bureau to complete the needs assessment of customers seeking to use the program, per the program’s eligibility requirements. The agency selected to complete the needs assessment receives no compensation for this service and is required to apply the needs assessment criteria without reference to the applicant’s race, ethnic origin, nationality, primary language, religion, political affiliation, sex, marital status, or any disability. The Clay County Utility Authority **will not** complete any needs assessments for the program.

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Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

(Visits by Appointment Only)

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Address:

Salvation Army – Clay County Corps

Can help with: Clothing › | Food › | Child Care ›

Address	2795 County Rd 220, Middleburg, FL 32068
Phone	Phone: 904-276-6677
Website	https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

Website: https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
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Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the

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physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

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  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul – St. Augustine (Clay County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Furniture ›

Address	1649 Kingsley Ave, Orange Park, FL 32073
Phone	Larry O'Brien, President; Phone: (904) 264-0577 Phone: (904) 639-5839
Email	stcathsvdp@yahoo.com
Hours	Hours: 10 a.m.-3 p.m. (Mon.-Fri.)

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

"No work of Charity is foreign to the Society", so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Riverside District Council (Clay County Conference)

St. Catherine of Siena Conference

Email: stcathsvdp@yahoo.com

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Services: Assistance with rent and utilities and provides food and clothing.

Areas served: Parish

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Collier County

Ashley Furniture - Furniture Assistance (Beds for Children) – Naples

Can help with: Furniture ›

Address	14250 Tamiami Trail N, Naples, FL 34110
Phone	Participating Store Phone: (239) 254-1632
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Venice, Inc. – Collier County Administrative Offices

Can help with: Clothing › Food › Housing & Shelter › Mortgage & Rent › Utility Bill › Medical & Dental ›

Address	2210 Santa Barbara Boulevard, Naples, FL 34116
Phone	Phone: 239-455-2655
Email	esmeralda.alvarado@catholiccharitiesdov.org

Fax: 239-455-7235

Email: esmeralda.alvarado@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in Collier County that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

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PROGRAMS AND SERVICES

- **Catholic Charities Family Counseling Center**

Mental health services are provided in English and Spanish at the Catholic Charities Family Counseling Center in Naples for adults, children, and families. Counselors help resolve issues such as relational problems, abuse, stress, conflict, depression, anger, anxiety, and self-esteem. Fees for services are determined by an affordable and flexible sliding scale based on household size and income. In addition, counseling services are provided at several Collier County public schools.

- **Golden Gate Senior Center**

In collaboration with Collier Senior Resources, Catholic Charities operates the Golden Gate Senior Center in Naples. The center serves low-income seniors who require basic needs such as food, housing, and health care. The center provides a daily nutritious hot meal, activities and classes, and a food pantry along with other assistance programs and services.

- **Guadalupe Social Services**

Guadalupe Social Services of Catholic Charities serves the rural poor community of Immokalee. Programs and services include the Casa Maria Soup Kitchen, a food pantry, direct assistance for utilities and rent and prescriptions, a clothing room and shower facilities, immigration services, English school, Empowerment Program, Pantry on Wheels Program, holiday food distribution, and a crib and stroller program.

- **Judy Sullivan Family Resource Center**

The Judy Sullivan Family Resource Center of Catholic Charities in Naples provides a choice food pantry, Family Food Outreach Program, financial assistance for utilities and prescriptions, an Empowerment Program, educational programs for adults and seniors, the Weekend Power Pack Food Program for children, holiday food and gift distribution, and the Undy Sunday project.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

Harry Chapin Food Bank of Southwest Florida

Can help with: **Food ›**

Website	https://harrychapinfoodbank.org/find-food/
Email	childprograms@harrychapinfoodbank.org, fulfill@harrychapinfoodbank.org
Counties served	Charlotte, Collier, Glades, Hendry, Lee

About Us

The Harry Chapin Food Bank is the largest hunger relief network in Southwest Florida, serving Charlotte, Collier, Glades, Hendry and Lee counties.

We rescue, inspect, transport and distribute donated food and other grocery products to more than 150 partner agencies and programs that provide direct services to those in need. They include food pantries, soup kitchens, in-school pantries, mobile pantries, senior

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programs, homeless shelters, disaster relief agencies and more. The food bank provides food for about 28,000 individuals each week.

Feeding Children

Throughout Southwest Florida, more than 65% of all public-school aged students are eligible for free or reduced lunches.

Schools, education centers and after-school programming centers are a natural fit for food pantries – they provide an easy-to-access location that parents and students feel comfortable in and visit regularly. While some parents might not be able to visit traditional food pantries because of distribution times or location, in most cases our program distributes food at the end of the day when parents are already at the education center to pick up their children. Locating food pantries in schools and education centers means the program is able to connect children and their families with the healthy food they need during the week and weekend.

In-School Pantry Program

Our In-School Pantry Program follows an evidence-based system that alleviates child hunger through food distribution at carefully selected schools. This nationally acclaimed food distribution model, taken by Feeding America, is designed to provide an accessible source of food assistance to students and their families who are hungry. By locating pantries inside schools, students and their families have easier access to food assistance and feel more comfortable acquiring food assistance in this manner due to familiarity with the site locations.

Harry Chapin Food Bank stocks the in-school pantries with shelf-stable foods such as canned vegetables and meat, cereal, dry pasta, boxed macaroni and cheese, soup, peanut butter, jelly, rice and beans. In addition, the In-school Pantry Program can be supplemented with fresh produce and frozen meat items when available.

Harry’s Helpings

Harry’s Helpings is an innovative feeding program that provides supplemental food kits for families at childcare, early childhood education, and after-school programming centers where traditional food pantry distribution models are not feasible due to space constraints, lack of adequate staffing or other barriers.

Harry’s Helpings also offers assistance to the community at community and service centers, special one-time events, and other non-traditional feeding programs. Harry’s Helpings kits are filled with enough nutritious, shelf-stable food for up to 15 meals for a family of four. They may include canned vegetables and canned meat, cereal, dry pastas, boxed macaroni and cheese, soups and stews, peanut butter, jelly, rice and beans.

In addition, Harry’s Helpings can be supplemented with fresh and frozen items in coordination with partner sites and when available.

For more information about these programs, call (239) 334-7007 or email childprograms@harrychapinfoodbank.org.

Feeding Families

Feeding families is the core of our mission and represents most of our total food distribution throughout our five-county footprint. Our strategic approach involves navigating the fact that sixty percent of our five-county footprint is a food desert. Our strategies incorporate

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food safety protocols, innovative food procurement methods and an enormous amount of passion that no one should have to go hungry.

Our Fulfill Mobile Pantry Program directly serves our neighbors who are hungry where people with limited financial resources and transportation may not be able to access food through traditional grocery stores.

Through our Fulfill Mobile Pantries, a truckload of food is transported and distributed in areas of high need to supplement our other hunger-relief programs in our five-county footprint.

Two distribution methods are utilized: a farmer's market-style distribution where those who are food-insecure can choose to take what they need or a drive-thru distribution model, where families receive a pre-packaged food kit filled with shelf-stable foods that is supplemented with fresh produce and frozen protein when it is available.

Our mobile pantries distribute fresh produce, canned and dry goods, frozen meat, bread, grains, and other food items.

For more information on the Fulfill Mobile Pantries program, call 239.334-7007 or email fulfill@harrychapinfoodbank.org.

Our "Fresh Force" Mobile Grocery Experience directly serves those who are food insecure in areas of high need. The mobile market is a one-aisle grocery store, designed to provide healthy, fresh food through a **dignified "shopping" experience** for families and individuals in need.

Our mobile market consists of several different items such as fresh produce, canned and dry goods, frozen meat, bread, grains, dairy, and other food items. Through our "Fresh Force" Mobile Grocery Experience, **Harry Chapin Food Bank transports healthy foods to our neighbors at no cost who live in designated "food deserts" and low-income areas.** We are able to eliminate transportation as a barrier to accessing food by bringing the mobile market directly to families who are hungry.

Feeding Seniors

Senior hunger is a hidden issue in Southwest Florida.

Many seniors on fixed incomes have to make the difficult choice whether to purchase food or buy medicine. Seniors who do not get the nutrition they need are at a higher risk of developing health problems such as diabetes, heart disease and high blood pressure.

Care and Share Senior Feeding Program

The Care and Share Senior Feeding Program supplements the diets of more than 2,200 seniors with low income in Charlotte, Collier and Lee counties with nutritious, easy-to-prepare food.

Eligible seniors aged 55 and over receive kits containing pre-packaged food kits that contain easy-to-prepare meals and shelf-stable fruits, vegetables, proteins, cheeses, and grains. When possible, we supplement the food kits with fresh produce and frozen meat.

Commodity Supplemental Food Program (CSFP)

The Commodity Supplemental Food Program (CSFP) is a federal government program that provides nutritious food to eligible seniors 60 years of age or older with low-incomes. Food boxes are distributed once a month at designated sites in Glades and Hendry counties.

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For more information on eligibility and enrollment for Care & Share or CSFP, call (239) 334-7007 or email seniorprograms@harrychapinfoodbank.org.

Those in need cannot receive food directly from Harry Chapin Food Bank. To receive food, we encourage those seeking food to visit our website and click on the Food Locator to find a Agency Partner or mobile pantry in their area. You can also call us at 239-334-7007 or dial 211, the United Way 211 information hotline, to find the nearest site.

Locations

Fort Myers Distribution Center 3760 Fowler St. Fort Myers, FL 33901

Collier County Center 3940 Prospect Ave. #101 Naples, FL 34104

Contact Info

Phone: (239) 334-7007 Fax: (239) 337-1399 Email: fighthunger@harrychapinfoodbank.org

Website: https://harrychapinfoodbank.org/find-food/

For a **staff directory**, click here.

Hours of operation

Monday – Friday 8 a.m. to 4:30 p.m.

Salvation Army – Naples Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	3180 Estey Ave, Naples, FL 34104
Phone	Phone: 239-775-9447
Website	https://naples.salvationarmyflorida.org

Website: https://naples.salvationarmyflorida.org

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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St. Vincent de Paul Society Naples (Collier County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Furniture › | Debt & Credit ›

Address	4451 Mercantile Ave, Naples, FL 34104
Phone	Phone (239) 775-2907
Website	https://www.svdpnaples.org/fffa
Email	info@svdpnaples.org, bwstjohn@SVDPnaples.org

Family Assistance Center

Email info@svdpnaples.org

The Society of St. Vincent de Paul Naples strives to promote dignified living for all. Our main goal is to provide those in need with the resources that help educate and empower people to achieve a self-sufficient lifestyle.

ASSISTANCE & SERVICES

SVdP Naples is part of a Catholic lay organization with nearly 200 years of experience 'mending the tears and frays' in communities around the world. For over 50 years, SVdP Naples and its thousands of volunteers have been raising and judicially distributing good will in the form of temporary financial assistance, household goods, and food to families experiencing temporary economic challenges, delivering nutritious meals to our homebound elderly and disabled neighbors, and providing a warm smile and thoughtful "life advice and direction" to our Collier County neighbors.

Working at multiple locations across the county, SVdP Naples and its dedicated volunteers provide help for working families and individuals facing life's unexpected challenges, nutritious food and a friendly visit with our homebound seniors and disabled neighbors, and critical advice and counsel for Collier residents, young and old.

Our neighbors in need work directly with Vincentian Caseworkers, who direct individuals to the appropriate services provided by SVdP Naples and connect them to community partners to ensure a continuum of care.

The St. Vincent de Paul Home Visit

The centerpiece of our help effort is the Home Visit. Always conducted by a team of trained Vincentians, the home visit gives us a more effective way to support and build stronger relationships with our neighbors in need. This often results in better environments that not only relieve poverty but also bring emotional assistance to all concerned.

- **Meals on Wheels**

St. Vincent de Paul's Meals on Wheels program provides a week's worth of meals to the greater Naples area. Through this program, we feed those who are homebound, disabled or low-income. Many of the seniors in our program are isolated and without weekly visitors. In addition to nutritious meals, they look forward to seeing our SVdP Naples volunteers, who provide conversation and a friendly visit. Over 79,000 meals a year are provided by more than 175 volunteers that support this ministry.

- **Choice Food Pantry**

The Society of St. Vincent de Paul provides a Choice Food Pantry to address the basic needs of our community. The Pantry promotes a healthy diet of food items, special diet items, and

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household goods. Our neighbors can select the foods they need and want based on family size. The SVdP Choice Food Pantry is stocked and restocked throughout the year with generous donations from:

- Our community
  - Catholic church parishioners
  - Collier Harvest
  - Publix and Naples area grocery stores
  - The Choice Food Pantry serves an average of 70 people a day.
- **Family Assistance Center**

More than 15,000 men, women, and children seek help through our Family Assistance Centers. Those seeking support work closely with Vincentian caseworkers to connect them to the support they need. We offer immediate aid with basic necessities such as food and hygiene items from our Choice Pantry, clothing, and furniture through our Thrift Stores, housing assistance, water, and electric service, through financial aid, and the home visit. Additionally, we work with a variety of community partners to provide a continuum of care.

- **Life Skills**

In addition to all of the services that residents receive through the SVdP Naples Family Assistance Center, we are preparing them for a lifetime of success through systemic change programs. Our Life Skills courses provide valuable family budgeting, community information, saving and credit principles, and career counseling. These classes are taught in partnership with trained professionals through our partnerships with sponsors and community leaders.

- **Aid to the Homeless**

The Naples District Council Aid to the Homeless program is designed to address nutritional needs, basic living needs, and essentials. With community partnerships, we help homeless individuals and families to seek avenues out of homeless through section 8 housing grants, life skills assistance, financial aid, and support in achieving the individual’s desired longer-term goals.

- **Holiday Assistance**

During the holiday season, we provide Thanksgiving and Christmas dinners to ensure that no one goes hungry. Additionally, we offer gifts so that parents have a gift to leave under the Christmas tree for their children.

The Conferences of the Naples District

The eight Catholic parishes of Collier County all have a St. Vincent de Paul Conference, a parish-based volunteer group. By working closely with the parish, the conference operates independently from the parish and cooperatively to form the Council.

The Society of St. Vincent de Paul Conferences are affiliated with local parishes in name and in spirit; however, they operate independently. The eight conferences of the Naples District Council include:

- **St. Agnes Catholic Church Conference**

The Society of St. Vincent de Paul - St. Agnes Catholic Church Conference

7775 Vanderbilt Beach Road

Naples, FL 34120

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https://www.stagnesnaples.org/orgs-with-parish-affiliation

Phone: (239) 592-1949

Contact: John Goddard

- **St. Ann Catholic Church Conference**

The Society of St. Vincent de Paul - St. Agnes Catholic Church Conference

475 9th Avenue South

Naples, FL 34102

https://naplesstann.org/

Phone: (239) 262-4256

- **St. Elizabeth Seton Catholic Church Conference**

The Society of St. Vincent de Paul - St. Elizabeth Seton Catholic Church Conference

5260 28th Ave SW

Naples, FL 34116

https://stelizabethseton.org/ministries/

Phone: (239) 455-3900

Parish Office Hours

M-F 9:00am – 4:00pm

Every Monday morning from 10am-Noon, hundreds of families receive food from the hands of our volunteers provided both by St. Matthew’s house and sometimes extras from our parish.

- **St. Finbarr Parish Conference**

The Society of St. Vincent de Paul - St. Finbarr Parish Conference

13520 Tamiami Trail East

Naples, FL 34114

https://www.stfinbarr.org/

Phone: (239) 417-2084

Fax: (239) 417-3150

Office Hours:

Monday – Thursday

8:00am – 3:30pm

Friday – 8:00am – noon

- **St. John the Evangelist Catholic Church Conference**

The Society of St. Vincent de Paul - St. John the Evangelist Catholic Church Conference

625 111th Ave N.

Naples, FL 34110

https://sjecc.org/ministry/st-vincent-de-paul/

Phone: (239) 775-1667

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Email: bwstjohn@SVDPnaples.org

- **San Marco Catholic Church Conference**

The Society of St. Vincent de Paul – San Marco Catholic Church Conference
851 San Marco Rd.
Marco Island, FL 34145
https://sanmarcochurch.org/
Phone: 239-394-5181
Fax: 239-394-1385
Email: info@sanmarcochurch.org

- **St. Peter the Apostle Catholic Church Conference**

The Society of St. Vincent de Paul – St. Peter the Apostle Catholic Church Conference
5130 Rattlesnake Hammock Rd.
Naples, FL 34112
https://stpeternaples.org/
Phone: (239) 774-3337

- **St. William Catholic Church Conference**

The Society of St. Vincent de Paul - St. William Catholic Church Conference
750 Seagate Drive
Naples, FL 34103
https://www.saintwilliam.org/st-vincent-de-paul-society
Joe Hamberger: (239) 289-0935

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Columbia County

Catholic Charities Lake City

Can help with: Food › Mortgage & Rent ›

Address	553 NW Railroad Street, Lake City, FL 32055
Phone	Phone: 386-754-9180
Website	https://www.catholiccharitieslakecity.org/
Email	suzanne@catholiccharitieslakecity.org, Suzanne@CatholicCharitiesLakeCity.org
Counties served	Columbia, Hamilton, Lafayette, Suwannee, Union

Fax: 386-754-5325 Email: suzanne@catholiccharitieslakecity.org

Facebook: https://www.facebook.com/catholiccharitieslc

Administrative Hours: Monday – Friday, 7:30am to 3:30pm

ABOUT US

For more than 22 years, Catholic Charities Lake City has served the local communities of Columbia, Suwannee, Hamilton, Lafayette, and Union counties with charity rooted in compassion. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, disaster relief, and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES:

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** Our Emergency Assistance Program is recognized and leads the way as the go to agency for one stop shop! We assist with helping families prior to becoming homeless as well as when they become behind on a potential utility, rent or mortgage payment. In addition, our Stellar Food Pantry is open 5 days a week sunny, rainy, hot, or cold from 7:30am to 11:30am Monday – Friday. We assist all our financial clients with a friendly, experienced case manager to assist with the initial assessment and together working a personalized case plan with his family for self sufficiency – providing referrals and connecting with other agencies as we all partner together for the greater good of our clients. Our service area is vast and wide to the Hamilton, Suwannee, Lafayette, Union, and Columbia counties. Four of the five are food deserts, and all five of these counties have NO PUBLIC transportation at all. Please email Suzanne@CatholicCharitiesLakeCity.org for more information.
- **FOOD PANTRY: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
  - **Catholic Charities Food Pantry** The Catholic Charities Lake City team has operated a food pantry located at our office for decades. We offer food staples such as:
    - Mac & cheese

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        - Canned tuna or canned chicken
        - Juice boxes Peanut butter (no glass)
        - Rice & dried beans
        - Pasta & spaghetti sauce
        - Dry cereal
        - Canned veggies
        - Canned soups
        - Any Pop-Top foods
        - Low sodium items

We also distribute non-food items such as:

- Diapers (all sizes)
    - Toilet paper
        - Toothpaste (small tubes)
        - Toothbrushes
        - Quart, Gallon size zip lock storage bags
        - 18 qt. trash bags

Please visit our Facebook page for the most up-to-date hours and any changes during the holiday season. For other questions, please contact Suzanne Edwards at Suzanne@CatholicCharitiesLakeCity.com.

- **FOOD PANTRY INFORMATION & HOURS**

Catholic Charities Lake City

553 NW Railroad Street

Lake City, FL 32055

Monday-Friday 7:30am - 11:30am

Phone: 386-755-5683

- **Feed-A-Family Mobile Outreach Program** Our Feed-A-Family Mobile Outreach program serves five counties in Florida, none of which have public transportation. We use our refrigerated truck to bring fresh groceries to rural areas where people have no ability to get to our Food Pantry. We provide canned food, fresh produce, dairy, meats, bread, and pastries to those in need. Please look out for Feed-A-Family Mobile Outreach announcements, which are posted 2 weeks prior to our events on our Facebook page.
    - **Partner Food Pantries**

If you are struggling with food insecurity, check out our food pantry hours or visit one of our 60 partner locations throughout Columbia, Hamilton, Suwanee, and Union counties.

County	Name	Physical Address	City	Phone Number
Columbia	Bethlehem United Methodist	712 SW Bethlehem Ave	Fort White	386-856-1826
Columbia	Catholic Charities	553 NW Railroad Street	Lake City	386-754-9180
Columbia	Christian Service Center	421 NW Washington St.	Lake City	386-755-1770
Columbia	Evangel Deliverance Miracle	256 NW Carol Place	Lake City	386-365-8424
Columbia	LuLu Baptist Church	160 SE Gillen Terrace	LuLu	904-703-9567
Columbia	Olivet Missionary Baptist Church	541 NE Davis Avenue	Lake City	386-752-1990
Columbia	Partners of HOPE	217 SW Dyal Avenue	Lake City	386-867-0628

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Columbia	Trinity UMC	310 NE Martin Luther King S	Lake City	386-752-3701
Columbia	Word in Power	5888 NW US Highway 41	Lake City	386-984-8607
Columbia	Young Marines of NCF	464 SW Amiel Ct.	Fort White	386-867-1380
Hamilton	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Hamilton	New Bethel AME Church	604 SW 6th St.	Jasper	386-855-1997
Suwannee	African Baptist Church	502 Walker Ave. SW	Live Oak	386-362-8860
Suwannee	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Suwannee	Evergreen Baptist Church	2509 224th St.	Lake City	386-628-1692
Suwannee	First Baptist Church	401 W. Howard St.	Live Oak	904-412-1811
Suwannee	Mt. Gilead Baptist Church	18305 56th St.	Live Oak	386-209-4252
Suwannee	O'Brien Baptist Church	9544 E CR 349	O'Brien	386-288-3768
Suwannee	Power For Living	22880 SR 247	Lake City	386-365-2862
Suwannee	San Juan Catholic Mission	304 Plant Avenue SE	Branford	386-935-2632
Suwannee	St. Francis Xavier Catholic	928 Howard St. East	Live Oak	386-364-1108
Suwannee	St. Luke's Episcopal Church	1391 11th St. SW	Live Oak	386-362-1837
Suwannee	Wellborn Church of God	3330 E. US Highway 90	Wellborn	386-963-4988
Suwannee	Wellborn United Methodist	12005 CR. 137	Wellborn	386-963-2324
Union	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Union	Old Providence Baptist Church	9316 NW CR 245	Lake Butler	386-755-1648

- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON** The Catholic Charities Lake City team begins planning holiday assistance events for both Thanksgiving & Christmas in late fall. We are blessed that many businesses – as well as all Columbia County public schools and some private schools – participate in canned food drives to support this initiative beginning in early October in conjunction with fall festivals & homecomings. These canned goods are collected, sorted and packaged for families struggling to make ends meet. Our team also places gift cards in each bag for a choice of meat. In 2021, we distributed 550 Thanksgiving baskets and vouchers. In December, our elves work to garner support of our Christmas Angel tree program for families facing hardship. This initiative is also completely privately funded. Applications for these programs will be available on our website (https://www.catholiccharitieslakecity.org/holiday-assistance) and on our Facebook page in October.

Salvation Army – Lake City Columbia County Service Center

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill ›

Address	1052 SW Main Blvd, Lake City, FL 32025
Website	https://www.salvationarmyusa.org/fl/lake-city/sw-main-blvd/

Request Assistance: https://www.salvationarmyusa.org/fl/lake-city/sw-main-blvd/

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services

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provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

Emergency Services Offered at This Location:

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal

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food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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DeSoto County

All Faiths Food Bank

Can help with: Food ›

Address	8171 Blaikie Ct. Sarasota, FL 34240
Website	https://allfaithsfoodbank.org/foodfinder/
Email	info@allfaithsfoodbank.org
Hours	Office hours
Counties served	DeSoto, Sarasota

All Faiths Food Bank is the only food bank and largest hunger relief organization in Sarasota and DeSoto counties. The Food Bank was founded in 1989 by a group of individuals who, through their respective organizations, were feeding the hungry. They combined efforts to incorporate as All Faiths Food Bank, a 501(c)(3) nonprofit organization.

- **Backpacks**
- Backpacks provide students with nutritious food for the weekends at 76 schools and organizations.
- **School & Family Pantries**
- School and Family pantries provide fresh produce, meats and groceries to families at 8 schools.
- **Summer Hunger Programs**
- The Campaign Against Summer Hunger has become our community’s strongest line of defense against child hunger providing over 34,000 children with 3.2 million meals.
- **Mobile Farm Markets**
- Mobile Farm Markets distribute fresh produce at 9 locations throughout our community.
- **Mobile Pantries**
- Mobile Pantries distribute fresh produce, meats and groceries to our community at 24 locations.
- **DeSoto Food and Resource Center**
- At the DeSoto Food and Resource Center, clients can meet with staff to assess their needs, receive or be referred to services, and receive emergency food.
- **Nutrition Education**
- Nutrition Education teaches individuals and families how to shop for and prepare healthy, low-cost meals.
- **Pediatric Screening**
- In partnership with healthcare providers, our Pediatric Screening program identifies food insecurity at an early age.

Contact

All Faiths Food Bank

Monday-Thursday: 8:00 am-5:00 pm

Friday: 8:00 am-2:00 pm

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Location Information: **All Faiths Food Bank does not provide food distribution from its main office at 8171 Blaikie Ct., Sarasota. Please refer to our distribution schedules at https://allfaithsfoodbank.org/foodfinder/ to find food near you. Free emergency food is also available at the DeSoto Food and Resource Center, located at 1021 E Oak Street, Arcadia, FL 34266.**

Warehouse delivery hours

Monday- Thursday 8:00 am to 2:00 pm

Friday: 8:00 am to noon

Phone: 941-379-6333

Email: info@allfaithsfoodbank.org

Website: https://allfaithsfoodbank.org/

Catholic Charities Diocese of Venice, Inc. – DeSoto County Administrative Offices

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Transportation › | Debt & Credit ›

Address	1210 East Oak Street, Arcadia, FL 34266
Phone	Phone: 863-494-1068
Email	desotoadmin.assistant@catholiccharitiesdov.org
Counties served	DeSoto, Hardee, Highlands

Fax: 863-222-8697

Email: desotoadmin.assistant@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in DeSoto, Hardee, and Highlands counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Prevention and Support Services**

DeSoto County residents have historically found it difficult to enjoy decent employment. Catholic Charities helps those facing hardships with assistance with payments for rent, mortgage, and utilities, along with other basic needs for food, transportation, and prescription medications. Education is a primary focus of the Prevention and Support Services and families are provided with resources for other unmet needs such as budgeting, employment opportunities, and guidance with applying for other appropriate services.

- **Immigration and Family Reunification Services**

DeSoto County is home to a large number of migrant families who wish to achieve citizenship or reunite with other family members. For those who are legal permanent residents, renewal of residence and employment documents is critical to their ability to

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remain productive members of the community. Catholic Charities provides low-cost assistance to individuals and families to help them realize their dreams.

- **Farm Worker Housing**

Casa San Juan Bosco Farm Worker Housing is a Catholic Charities development located in Arcadia that provides quality and affordable homes to area farmworkers and their families. The family-friendly neighborhood features 97 homes, playgrounds, soccer fields, a community garden, and two community centers with a computer lab/library.

- **Education and Enrichment Services**

Education and enrichment activities are offered to both children and adults at the Casa San Juan Bosco Community Center. Catholic Charities' efforts are supported by a group of volunteers who assist children with homework and provide leadership for adult activities such as ESOL classes and Zumba classes. Catholic Charities is proud to partner with a variety of community agencies in bringing educational experiences to the residents of Casa San Juan Bosco.

- **Senior Housing**

St. John Paul II Villas is a Catholic Charities housing development located in Arcadia that provides quality and affordable living for low-income seniors. The neighborhood features 64 units which include 32 one-bedroom and one-bath units and 32 two-bedroom and two-bath units along with a community center equipped with computers and designated areas for socializing and wellness activities.

- **Wellness and Enrichment Services**

Wellness and enrichment activities are offered to seniors at the St. John Paul II Villas Community Center. Catholic Charities' efforts are supported by a variety of community agencies and partners to bring educational experiences to the residents of St. John Paul II Villas.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

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Dixie County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Debt & Credit ›

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

Catholic Charities Diocese of St. Augustine – Catholic Charities Gainesville

Fax: 386-754-5325

Facebook: https://www.facebook.com/CatholicCharitiesGainesville Office Hours: Monday – Friday: 9:00am – 4:30pm

ABOUT US

For more than 46 years, Catholic Charities Gainesville has served the local communities of Alachua, Bradford, Dixie, Gilchrist, and Levy counties with charitable services. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, poverty reduction and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
  - The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.
  - We work with each client individually to create a spending plan and build smart financial habits to help achieve their goals and overcome their obstacles, all while offering education on the cycle of poverty and its impact on communities.
    - **Part 1: Financial Fitness** This four-week course is designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.

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- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

- **EMERGENCY ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
  - Our Emergency Assistance Program (EA) is a recognized and proven way to prevent homelessness in Gainesville and surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - Our food pantry currently provides about 850 pounds of food per week, serving more than 1,000 people per month. Families struggling to make ends meet can visit our pantry once per month. We provide food packages nutritionally balanced to meet the needs of each family or individual, including specialized foods for those who have diabetes as well as bags for homeless clients that take into consideration a person's ability to cook.
  - Our agency also offers limited financial assistance to help with rent, mortgages, utilities, and prescriptions. In 2020, we provided more than 809 individuals in need with financial assistance through support from community partners like United Way of North Central Florida.

For more information contact Sabrina Miller smiller@ccgnv.org 352-372-0294, Ext. 438

- **ENGLISH AS A SECOND LANGUAGE (ESOL): HELPING THOSE LEARNING TO SPEAK ENGLISH AS A SECOND LANGUAGE**
- Through our English as a Second Language (ESOL) program, we provide learning resources to those who are not native English speakers.
- Our English Language Literacy Program is designed to help anyone who is looking to learn or improve their skills in English comprehension and usage. Our small and personal classroom environment is designed to meet multi-level needs and understanding of the English language. Our twice weekly classes are taught by Certified ESL instructors with over twelve years of experience.

For more information contact Pat Rayos prayos@ccgnv.org 352-372-0294, Ext. 421

- **HOPWA AND ELIGIBILITY: CONNECTING THOSE IN NEED WITH HOUSING ASSISTANCE**
- Catholic Charities Gainesville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the U.S. Department of Housing and Urban Development.
- Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:
- Case Management
- Referrals
- Group Counseling
- Caregiver Services

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For more information or see if you qualify, please contact Susan Frizzell sfrizzell@ccgnv.org 352-372-0294, ext. 427

- **RURAL MOBILE OUTREACH: DISTRIBUTING FOOD TO THOSE LIVING IN RURAL AREAS IN OUR FIVE-COUNTY SERVICE AREA**
- Our Rural Mobile Outreach program provides basic necessities to those in rural areas who are struggling. Most often, these are children and the elderly. Without reliable transportation to visit us for assistance, these individuals and families would have no way to get the help they need. Instead, we bring support directly to them, providing food, toiletries, school supplies and more to keep them on their feet.
- The Mobile Outreach Clinic has partnered with Catholic Charities of Gainesville to further extend it's mission and outreach to other communities including Micanopy and Hawthorne through the Rural Mobile Outreach Program. They will be serving these areas on a rotating basis every Tuesday of the month. Please contact them at (352)273-5329 for more information or to schedule an appointment! See https://www.catholiccharitiesgainesville.org/news for schedule details.

For more information, contact John Harris at Jharris@ccgnv.org or 352-372-0294, ext. 435

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack program is a relief program that provides meals to children who don’t have reliable access to food during the weekends and rely on their weekday lunches from school. Our program strives to provide more than 700 children each week with the food they need to stay healthy, happy and successful in the classroom. On average, it costs about $6 to feed a child over the weekend.
- We welcome the community’s support for this program and accept donations of nutritious and kid-friendly food during the school year. The following are some of our most urgently needed items:
- Canned meat: tuna, chicken, vienna sausage
- Canned goods: fruit, ravioli, vegetables, beans, soup, chili w/ beans
- Juice boxes
- Macaroni & cheese
- Pudding & Jell-O packs
- Snack crackers
- Raisins
- Applesauce
- Fruit Chews
- The foods above were recommended by local nutritionists and food pantries as “kid-friendly” nutritious food items that are easy for a child to carry (no glass please). The “Wish list” is provided to help guide your search for food. However, these are ONLY suggestions. We WILL accept other food not included on this list.

For more information contact Courtland Conner at cconner@ccgnv.org 352-372-0294, Ext. 436

- **ADOPTIONS & PREGNANCY ASSISTANCE: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**

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- Catholic Charities Gainesville provides services designed to help preserve and protect the life of the child, provide care for women and their children, and to assist in the building of families through adoption.
- The program provides multiple services including:
- Life-affirming pregnancy counseling to clients that may include education and referrals
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child
- Post-legal adoption services including lifetime counseling to the birth mother as needed and search assistance as requested by any member of the adoption triad
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are needed
- Adoption education to the community

Please visit the Caring Choices website or call (866) 901-9647 for more information.

Society of St. Vincent de Paul – St. Augustine (Dixie County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Furniture ›

Address	18278 SE Hwy 19, Cross City, FL 32628
Phone	Dennis O'Toole, President; Phone: (352) 493-9723 Phone: (352) 210-6807
Email	dmot5@aol.com

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

"No work of Charity is foreign to the Society", so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Gainesville District Council (Dixie County Conference)

Holy Cross Conference

Email: dmot5@aol.com

Services: Limited financial assistance and provides limited food, clothing and household items.

Areas served: Parish/Dixie County

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Duval County

Ability Housing

Can help with: Housing & Shelter ›

Address	3740 Beach Blvd, Suite 304, Jacksonville, FL 32207
Phone	Phone: 904-359-9650 CASA 904-359-9650 Mayfair Village 904-398-6814
Website	https://abilityhousing.org/

The mission of Ability Housing is to build strong communities where everyone has a home.

We do this by providing quality affordable housing and ensuring residents have wrap-around supports to help each achieve their potential. We help our most vulnerable neighbors – families and individuals with a disability and/or those experiencing or at risk of homelessness – so they can grow as contributing members of our community in life.

The Ability Housing office is located at:

- **Jacksonville Contacts**

Renaissance Village 904-379-4971

Oakland Terrace 904-355-8223

Village on Wiley 904-515-2435

Village at Hyde Park 904-661-1961

Dozier Apartments 904-406-8719

- **Orlando Contacts**

Village on Mercy 407-868-9115

Wayne Densch 321-972-3084

Gannet Pointe 407-350-5376

Ashley Furniture - Furniture Assistance (Beds for Children) – Jacksonville

Can help with: Furniture ›

Address	13265 City Square Dr., Jacksonville, FL 32218
Phone	Participating Store Phone: (904) 268-2347
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

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Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Jacksonville

Can help with: Furniture ›

Address	4621 River City Dr., Jacksonville, FL 32246
Phone	Participating Store Phone: (904) 642-2347
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

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Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Jacksonville

Can help with: Furniture ›

Address	8151 Blanding Blvd, Jacksonville, FL 32244
Phone	Participating Store Phone: (904) 221-2347
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

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NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Jacksonville

Can help with: Furniture ›

Address	9317 Atlantic Blvd, Jacksonville, FL 32225
Phone	Participating Store Phone: (904) 551-4162
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

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NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Jacksonville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Address	40 E. Adams St., #320, Jacksonville, FL 32202
Phone	Phone: (904) 354-4846
Website	https://www.ccbjax.org/
Email	info@ccbjax.org
Counties served	Baker, Clay, Duval, Nassau

Catholic Charities Jacksonville Regional Office

Email: info@ccbjax.org

ABOUT US

For more than 75 years, Catholic Charities Jacksonville has served the local community as a compassionate helper, respected leader, and a reliable partner. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency. Catholic Charities puts faith into action to serve the most vulnerable in our community, advocating for justice, human dignity and quality of life, while reflecting the compassion of God in Christ.

By providing emergency financial assistance, food assistance, immigration legal services, refugee resettlement and caring for persons with intellectual and developmental differences, we are putting our beliefs into action to transform lives. Counties Served: Baker, Clay, Duval and Nassau.

PROGRAMS & SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** The Emergency Financial Assistance Program (EA) is a recognized and proven way to prevent homelessness. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - **Supportive Services for Veteran Families Program** Thanks to our partnership with Changing Homelessness, Catholic Charities Jacksonville are able to provide supportive services for low or very low-income Veterans and Veteran families who are

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homeless, at-risk of losing housing, or residing in, or transitioning to permanent housing. To be screened for this program, please call 904-638-2112 or 866-367-7783.

- **Services that are provided include:**
  - Case Management
  - Transportation Assistance
  - Legal Services
  - Housing Counseling Services
  - Personal Financial Planning
  - Job Counseling Services
  - Moving Assistance
  - Temporary Financial Assistance
  - Referral to Other Agency or Area Resources

- **Housing Opportunities for Persons with AIDS (HOPWA)**

Catholic Charities Jacksonville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. For more information and to apply for assistance, visit: https://www.ccbjax.org/emergency-financial-assistance

Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:

- Case Management
  - Referrals
    - Group Counseling
      - Caregiver Services
  - **Emergency Financial Assistance (NON HOPWA)**

Catholic Charities Jacksonville is a provider of in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families:

- Examples of some services available:
  - Case Management
    - Referrals
    - Assistance with utilities
    - Assistance with rent
    - Transitional housing for homeless

- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**

Catholic Charities Jacksonville serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our drive-thru food pantry located at St. Pius V Catholic Church campus.

- **FOOD PANTRY INFORMATION & HOURS**

St. Pius V Catholic Church Campus

1470 West 13th Street

Jacksonville, 32209

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Wednesdays and Fridays at 8:30 a.m.

Our team begins giving tickets at 8:30 a.m. for up to 70 clients. Guests can return every two weeks, and our team collects basic demographics of each household. One ticket is permitted per household, and you must be present when your number is called. If you are not present, our team will move on to the next number - so please stick around once you receive your ticket. During holidays, please check our website or call us for adjusted food distribution schedules.

City Rescue Mission - New Life Inn – Duval County, FL

Can help with: Clothing › | Food › | Housing & Shelter ›

Address	234 W. State Street Jacksonville, FL 32202
Phone	904-387-4357
Website	http://www.crmjax.org/
Email	crmdevelopment@crmjax.org, kmccall@crmjax.org

Email: crmdevelopment@crmjax.org

Website: www.crmjax.org/

Lives are transformed at City Rescue Mission.

Since 1946, City Rescue Mission has been a foundation of support for men and women in Northeast Florida struggling to leave behind homelessness, hunger and substance abuse.

After starting with a vision to simply provide “soup, soap and salvation” – support from our community has seen us grow into a safe haven that offers food, clothing, shelter care, transitional housing and residential recovery programs. Generous individuals, churches, businesses, civic organizations and foundations give financially to make this life-transforming work possible.

Each person who arrives at our doors has their own past. They’ve had their own unique journeys to get here – and their own challenges to overcome. That’s why City Rescue Mission offers a variety of programs to help people on their path to healing, recovery and life transformation.

- There is a safe place for you to sleep, recover and get back on your feet.
- There’s a hot, nutritious meal waiting for you at our table.
- If you’re willing to stay with us a little longer, there are longer-term solutions too, like tutoring, workforce development and addiction recovery.

Shelter Care Services

For Men/Women/Women with Children: City Rescue Mission/New Life Inn is a homeless shelter that offers food, clothing and temporary shelter for a period of 30 days up to 18 months. The Emergency Services provided to the community are meals for the hungry, clothing closet for the homeless and overnight shelter. In addition to providing a meal and safe, warm bed, CRM provides guests with other needed items, such as socks, hygiene products, coats, blankets. Dinner for all guests not using overnight services 5:00 pm – 5:45 pm. Many homeless suffer from some form of addiction. For this reason, City Rescue Mission has a strong focus on its recovery programs.

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Community Closet

Got a job interview? Do you have basic clothing needs? The Community Closet offers essential clothing for the whole family – from winter coats for children, to professional attire for working adults. The Community Closet is open from 9:00 am – 12:00 pm.

Meals

Anyone in need is welcome to join us for a meal at our New Life Inn, 234 W. State Street facility. Dinner for all guests not staying overnight is from 4:30 p.m. – 5:30 p.m.

Overnight Shelter

Need a place to sleep tonight? Check in for overnight services begins at 2:30 p.m. Dinner for overnight guests is served at 3:30 p.m. for women and 4:30 p.m. for men. Breakfast is also provided. If you need immediate medical attention or law enforcement services, please call 911.

The New Life Inn on State Street serves as overnight shelter for men, while women, and mothers with children are housed at the **Henriksen Women's Center at City Rescue Mission's McDuff Avenue location.**

- If you are a man needing shelter services, check in at the **New Life Inn** located at 234 W. State Street.
- If you are a single woman or a woman with children, check in at the **New Life Inn** located at 234 W. State Street. You will then be transported to the **Henriksen Women's Center** at 426 McDuff Ave. S.

When the street has become the only place to call home, men, women and mothers with children can come to the City Rescue Mission's emergency shelter on a nightly basis. CRM provides our guests with a safe environment. Guests have the opportunity to shower, enjoy a meal and leave with clean clothing in the morning. Men and women using overnight services are encouraged to attend nightly chapel service.

Main Contact:

Kari McCall

Community Service Manager

Phone: 904-421-5167

Email: kmccall@crmjax.org

Program Director:

J. Williams

Director of Social Services

Phone: 904-421-5161

Email: jwilliams@crmjax.org

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City Rescue Mission – Crossroads Program – Duval County, FL

Can help with: Clothing › | Food › | Housing & Shelter › | Medical & Dental ›

Address	426 S. McDuff Ave. Jacksonville, FL 32254
Phone	904-387-4357 Phone: 904-421-5167
Website	http://www.crmjax.org/
Email	crmdevelopment@crmjax.org, kmccall@crmjax.org

Email: crmdevelopment@crmjax.org

Website: www.crmjax.org/

Crossroads Program

Safe, Structured Recovery for the Good of All

The Crossroads Program at City Rescue Mission is dedicated to providing the highest quality, residential, community-based prison diversion services.

We address holistic issues from an individualized, mental health perspective in a structured environment that is safe for residents and community alike. **The goal is for program participants to successfully return to society as productive citizens who lead a substance-free lifestyle.**

Values:

- Holistic
  - High quality
  - Structure
  - Safe environment
  - Educational
  - Supportive
  - Culturally competent
  - Individualized
  - Change in thinking

The Crossroads approach addresses all areas of life: social, emotional, physical and spiritual. We are committed to helping our residents reach the personal growth and wholeness they desire. Confidentiality is maintained in each situation.

Main Contact:

Kari McCall

Community Service Manager

Email: kmccall@crmjax.org

Program Director:

J. Williams

Director of Social Services

Phone: 904-421-5161

Email: jwilliams@crmjax.org

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City Rescue Mission – Houses of Hope Program – Duval County, FL

Can help with: Housing & Shelter ›

Address	426 S. McDuff Ave. Jacksonville, FL 32254
Phone	904-387-4357
Website	http://www.crmjax.org/
Email	crmdevelopment@crmjax.org, kmccall@crmjax.org

Email: crmdevelopment@crmjax.org

Website: www.crmjax.org/

Homes of Hope

Offering a smooth transition

Homes of Hope provides a safe and smooth progression for individuals transitioning out of a residential facility like the LifeBuilders Recovery Program. The riskiest time to relapse is moving from a recovery program to independent living. Our homes offer a safe, drug-free, supportive community to assist in this transition into independent living.

Values:

- Christian values
  - Safe
  - Supportive
  - Clean
  - Comfortable
  - Moral character
  - Respect

AMENITIES

- Transitional housing
- Fully furnished
- Newly renovated and remodeled
- Independent living
- Supportive environment
- Utilities included
- Lawn service included
- Shared living (2-3 people per home)
- Support groups for relapse prevention
- Celebrate Recovery
- Sunday church service on campus
- Smoke-free campus

ELIGIBILITY

- Uphold values of CRM as a faith-based organization
- No acts of violence
- No theft or property damage

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- Willing to live as a sober individual
- Willing to live on a smoke-free campus
- Treat others with respect
- Ability to pay rent on time
- Income via employment, disability or retirement savings
- No pets permitted

BENEFITS

- Low rent
- Peaceful community environment

Main Contact:

Kari McCall

Community Service Manager

Phone: 904-421-5167

Email: kmccall@crmjax.org

Program Director:

J. Williams

Director of Social Services

Phone: 904-421-5161

Email: jwilliams@crmjax.org

City Rescue Mission – LifeBuilders Addiction Recovery – Duval County, FL

Can help with: Housing & Shelter › | Medical & Dental ›

Address	426 S. McDuff Ave. Jacksonville, FL 32254
Phone	904-387-4357
Website	http://www.crmjax.org/
Email	crmdevelopment@crmjax.org, kmccall@crmjax.org

Email: crmdevelopment@crmjax.org

Website: www.crmjax.org/

LifeBuilders Program

Get Help – LifeBuilders Addiction Recovery Program

Many people experiencing homelessness suffer from some form of addiction. For this reason, City Rescue Mission focuses closely on its recovery programs like the LifeBuilders Addiction Recovery Program.

LifeBuilders is a faith-based (nondenominational Christian), residential transformation program and is the only one of its kind in the Jacksonville area. Participants in the program live a committed, substance-free lifestyle at the McDuff Avenue campus for approximately 18 months, abiding by the requirements which will ultimately

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enable them to rediscover how to care for themselves and their families and become productive, self-sufficient members of society.

The LifeBuilders Addiction Recovery Program consists of:

- Bible study
  - Counseling
  - Education
  - Life skills development
  - Work readiness
  - Case management

While in the program, participants may be able to earn their GED or go on to higher education. Some qualifying graduates also receive a vehicle. Progress in the program brings increased responsibility and freedom, the reward of graduation, and a new life!

Goals of the LifeBuilders Addiction Recovery Program

The four main goals of the program are to see long-term change in the following areas:

Overcoming destructive habits

Drug and alcohol abuse, poor financial decisions, unhealthy relationships and other destructive habits can cause anyone to think a “new life” is out of reach. Our goal is to see LifeBuilders Program participants transformed by overcoming destructive habits. Full immersion in the program allows participants to receive the help they need to experience victory over life-draining behaviors.

Maintaining healthy community

In the LifeBuilders Program, participants learn to build and maintain healthy community relationships. These relationships encourage accountability and foster continued productive participation in society.

Providing for sustainable housing

Finally, the ultimate goal of the LifeBuilders Program is to see each participant graduate and provide for their own sustainable housing needs.

Maintaining full-time employment

As participants advance through the program and pursue financial goals set alongside Mission staff, they eventually obtain sustainable, full-time employment or equivalent income.

Ready for a changed life?

Our program

The LifeBuilders Addiction Recovery Program is designed to rebuild lives that have been broken by substance abuse and other life-controlling issues. We support healing through a holistic, grace-oriented program that addresses the long-term emotional, spiritual, medical, social, educational and economic needs of our students.

We are committed to returning them to their families and communities as healed, hopeful and productive citizens with the emotional strength to sustain their own transformation for a lifetime.

Medical and dental clinics

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Many of our students have neglected their medical and dental care. Care is provided through inter-agency collaborations and many volunteer doctors, nurses, dentists, chiropractors and students. This comprehensive health care is provided to them onsite because we know that this is essential not only for their recovery but also for their long-term success.

LifeBuilders is available to anyone facing a life-controlling addiction.

Our students participate in a full-range of educational and addiction recovery services. Each person receives an individual assessment and a recommended specific program plan based on his or her needs.

LifeBuilders Success Stories

Just a few of the many life-changing stories with the City Rescue Mission's LifeBuilders Addiction Recovery Program.

Main Contact:

Kari McCall

Community Service Manager

Phone: 904-421-5167

Email: kmccall@crmjax.org

Program Director:

J. Williams

Director of Social Services

Phone: 904-421-5161

Email: jwilliams@crmjax.org

City Rescue Mission – Overcomers Program – Duval County, FL

Can help with: Clothing › | Food › | Housing & Shelter › | Medical & Dental ›

Address	234 W. State Street Jacksonville, FL 32202
Phone	904-387-4357
Website	http://www.crmjax.org/
Email	crmdevelopment@crmjax.org, kmccall@crmjax.org

Email: crmdevelopment@crmjax.org

Website: www.crmjax.org/

Sheltering and Serving Our Most Vulnerable Neighbors

The Overcomers Program at City Rescue Mission provides comprehensive 24-hour shelter care and services for those experiencing homelessness for an extended period of time.

This care includes safe shelter, meals, laundry service and case management. Our objective is to serve those most in need through our shelter services so they may become re-housed as soon as they are ready to be successful and sustainable.

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While we recognize that everyone has free will and self-determination, we want to empower those who come to us to transition into a successful, sustainable, victorious life. We do not want to enable negative, unproductive and non-sustainable lifestyles.

Homelessness is not merely the lack of a dwelling. A home isn't just a physical building; it provides a sense of security, identity and belonging. Statistics show that when someone becomes situationally homeless, providing intensive assistance in helping them become re-housed as quickly as possible dramatically increases the chances that they will remain housed and not need assistance again.

We see several populations of individuals experiencing homelessness who will utilize these services:

- **Situational/short-term:** Oftentimes current unfortunate circumstances lead people to homelessness. When they are assisted in getting back on their feet quickly, research shows that they will not experience homelessness again.
- **Individuals with a substance use disorder:** These individuals will be referred to CRM's LifeBuilders Program for long-term residential care.
- **Veterans**
- **Disabled/elderly**
- **Mentally ill:** Some with a mental health diagnosis are not on their medication. They need medication stabilization and medicine management, along with a housing plan that includes supportive services.
- **Working poor:** Overcomers provides shelter and services to enable individuals to save money. It also refers to rapid re-housing resources once they are ready to move.
- **Wants a job, but needs documents to get IDs:** Casework assistance will be provided to help with this process.
- **Men, women, and women with children**

Services provided:

- Safe shelter care
  - Daily nutritious meals
  - Laundry
  - Showers
  - Toiletry items
  - Individualized case management and service connectivity
  - Employment placement opportunities
  - Housing referral
  - Community activities
  - Social activities
  - Outdoor recreation area
  - Spiritual activities
  - Visitors may visit outside during visiting hours

Main Contact:

Kari McCall

Community Service Manager

Phone: 904-421-5167

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Email: kmccall@crmjax.org

Program Director:

J. Williams

Director of Social Services

Phone: 904-421-5161

Email: jwilliams@crmjax.org

Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

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Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

(Visits by Appointment Only)

Address:

JEA - Utility Bill Assistance

Can help with: Utility Bill ›

Phone	Call (904) 391-6699 or (888) 242-4464 Call 211 or (904) 632-0600 Call (904) 362-8052

Eligibility

JEA considers the following before granting a payment extension or arrangement: customer's payment history, length of time as a JEA customer, past-due amount, any active payment plans and/or payment arrangements, age of past-due amount, timeliness of prior payments, JEA credit score (read more), bankruptcy status, evidence of tampering, and evidence of fraud.

- **Payment Extensions**

If you need a little more time to pay your bill, you can apply for an extension online*. Our self-serve system will let you know if you qualify and give you a new due date, if approved.

- **Payment Arrangements**

JEA also offers payment arrangements, allowing customers to pay their balance over a series of monthly installments. The installment amount is then added to future monthly bills. Visit our self-service system to find out if you're eligible, determine the required down payment amount, and apply online.

- **Community Resources**

In some cases, an extension or arrangement may not offer the financial relief you need. If you are facing a financial dilemma, you can also request assistance through additional resources in our community.

ElderSource Aging & Disability Helpline

Provides resources for 60+ years old, adults with disabilities and caregivers

Visit the ElderSource website

Dial 7-1-1 for Florida Relay Services

Open Monday through Friday, 8 a.m. – 5 p.m. Leave a message for a callback within 24 hours.

United Way of Northeast Florida 2-1-1

Visit the United Way of Northeast Florida website

- **Low Income Home Energy Assistance Program (LIHEAP)**

The Low Income Home Energy Assistance Program (LIHEAP), administered by Northeast Florida Community Action Agency, helps keep families safe and healthy through initiatives

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that assist families with energy costs. LIHEAP provides federally funded assistance in managing costs associated with:

- Home energy bills
- Energy crises
- Weatherization and energy-related minor home repairs
- LIHEAP can help you through programs that reduce the risk of health and safety problems that arise from unsafe heating and cooling practices.

Visit Northeast Florida Community Action Agency website

- **Emergency Home Energy Assistance for the Elderly Program (EHEAP)**

The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households with at least one person age 60 and older that are experiencing a home energy emergency. This is based on eligibility.

Call (904) 630-2489

To be eligible for assistance, households must have:

- At least one individual age 60 or over in the home,
- A documented heating or cooling emergency, and
- A gross household annual income equal or less than 150 percent of the federal poverty guidelines.

What do I need to bring?

- Recent household's TOTAL monthly income documents (all sources) - ALL FAMILY MEMBERS age 18 and older. (i.e., Social Security Award letter, paycheck stubs, retirement pension letter, veterans benefit letter, child support letter, etc.) All proof of income documents must be current year.
- Social Security Cards for all members of the household. No copies accepted.
- Florida Drivers License, U.S. Passport, Florida Permanent ID or other military government issued photo ID for all members of the household. (Must not be expired and have correct address.) No copies accepted.
- Food Stamp approval/Notice of Case Action letter - if applicable. Must say current month/year.
- Most recent utility bill with Disconnection notice or Gas bill with Disconnection notice. (All pages of the bill)
- Original or Certified copies of birth certificates for all children in the household under the age of 18.
- Lease and Notice of Tenant's Rent and Utility Reimbursement/Subsidy if client lives in Section 8/HUD housing.
- Current (Last 30 days) bank statement or Direct Express card statement for all adults in the household. (All pages of the statement)

For more information, please call 630-CITY (630-2489).

- **City of Jacksonville (COJ) Resources**
  - The City of Jacksonville (COJ) (904) 630-2489.
  - Information Helpline open Monday through Thursday, 8 a.m. – 5 p.m.; Friday, 8 a.m. – 7 p.m.; and Saturday, 8 a.m. – 12 p.m.
  - COJ Emergency Financial Assistance Program (EAP)

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Appointment Line (904) 255-2469

Open Monday through Friday, 9:30 a.m. until appointments filled

- COJ Emergency Home Energy Assistance Program for the Elderly (EHEAP). Based on eligibility, provides energy assistance (electric) for 60+ years old.

(904) 630-2489

- COJ Military Affairs and Veteran Services (MAV)

(904) 255-5550

Open Monday through Friday, 8 a.m. – 5 p.m.

Walk-ins welcome: 117 West Duval Street, Suite 175, Jacksonville

- COJ Housing Services. This service offers several programs available to income-eligible, owner-occupied, single-family (one to four units) homeowners. To be pre-screened for eligibility, dial: (904) 255-8200 (main) or (904) 255-8229 (direct).
  - Utility Tap in Program
    - Emergency Repair Program (mobile homes are ineligible)

Salvation Army – Jacksonville Adult Rehabilitation Center

Can help with: **Housing & Shelter ›**

Address	10900 Beach Blvd., Jacksonville, FL 32246
Phone	Phone: 904-641-2122
Website	https://gethelp.salvationarmyusa.org/

Website: https://gethelp.salvationarmyusa.org/

Substance Abuse Services

The Salvation Army's Adult Rehabilitation Centers provide spiritual, social and emotional assistance for men who have lost the ability to cope with their problems and provide for themselves. Each center offers residential housing, work, and group and individual therapy, all in a clean, wholesome environment. The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment. Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Adult Rehabilitation Centers use a holistic approach to restoring hope

The Salvation Army Adult Rehabilitation Centers have served as beacons of hope to people seeking help for any number of social and life issues, including problems related to substance abuse. Our programs focus on the physical, emotional, and spiritual well-being of the people who choose to participate.

The Salvation Army's Adult Rehabilitation Centers are 180-day residential work-therapy programs providing spiritual, social, and emotional assistance to people who have lost the ability to cope with their problems and provide for themselves.

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Eligibility:

The program is generally provided without charge to the participants once the Center staff has determined that the program can appropriately address the needs of the applicant (insurance is not necessary). Other minimum requirements include the following:

- Are adults ages 21-65.
- Pass a drug test and breathalyzer upon arrival.
- Able to perform a work therapy assignment for a maximum of eight hours a day. Schedules can be adjusted to meet the needs of the participants.
- Agree to participate in all program activities, including attending counseling sessions, classes and worship services.

*Requirements may vary based on location.

Salvation Army – Jacksonville Citadel Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	15 E Church St, Jacksonville, FL 32202
Phone	Phone: 904-366-9222
Website	https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

Website: https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

Facebook: https://www.facebook.com/SAJaxCitadel/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

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The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – Northeast Florida Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	328 N Ocean St, Jacksonville, FL 32202
Phone	Phone: (904) 301-4875
Website	https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

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  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

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Society of St. Vincent de Paul – St. Augustine (Duval County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Child Care › | Transportation › | Furniture ›

Address	742 Arlington Rd, Jacksonville, FL 32211
Phone	Phone: (904) 674-6378 Phone: (904) 312-3242 Phone: (904) 996-8380
Email	christopher.bodin@gmail.com, svdp.ebj.saj@comcast.net
Hours	Hours: 24 hours through voicemail

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

"No work of Charity is foreign to the Society", so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Oceanside District Council (Duval County Conferences)

Christ the King Conference

Chris Bodin, President

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Email: christopher.bodin@gmail.com

Services: Assistance with rent and utilities and provides food and bus passes.

Areas served: Parish boundaries.

Holy Spirit Conference

11665 Ft. Caroline Rd

Jacksonville, FL 32225

St. Denis Conference (Blessed Trinity)

Eustace B. “Johnny” Johnson, Jr., President

10472 Beach Blvd

Jacksonville, FL 32246

Email: svdp.ebj.saj@comcast.net

Hours: 9 a.m.-11 a.m. (Food Pantry)

Services: Assistance with rent and utilities and provides food and clothing.

Areas served: Parish boundaries.

St. Mary Magdalene (Resurrection) Conference

Denise Bunnewith, President; Phone: (904) 744-0833, ext. 23; Email: bunnewith@northfloridatpo.com

3383 University Blvd N

Jacksonville, FL 32277

Phone: (904) 744-8600

Hours: 9 a.m.-4:30 p.m. (Mon.-Fri.)

Services: Assistance with rent and utilities and provides food.

Areas served: Parish and Arlington area for zip codes: 32277

St. Paul Conference (Beaches)

Corky Heft, President

224 North 5th St.

Jacksonville Beach, FL 32250

Phone: (904) 246-5240

Fax: (904) 246-5235

Email: svdpbeaches@bellsouth.net

Hours: 9 a.m.-1 p.m.

Services: Assistance with rent and utilities and provides food, household items and will pick-up and deliver furniture. Also provides gas vouchers and bus tokens.

Areas served: Beaches

Riverside District Council (Duval County Conferences)

Holy Family Conference

Jim Grady, President

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9800 Baymeadows Rd

Jacksonville, FL 32256

Phone: (904) 641-5838

jbgjax54@yahoo.com

Services: Assistance with rent and utilities and provides food.

Areas served: Parish

Holy Spirit Conference

Phone: (904) 312-3242

11665 Ft. Caroline Rd

Jacksonville, FL 32225

Sacred Heart Conference

Debbie Kirkland, President; Email: debijojax@comcast.net

5752 Blanding Blvd

Jacksonville, FL 32244

Phone: (904) 771-2949

Hours: 9 a.m.-Noon (Mon., Tues. & Thurs.), Sat. Food Pantry

Services: Assistance with rent and utilities and provides food and clothing.

Areas served: Parish

St. Matthew Conference

Mark Stone, President; Email: ccronrugs@aol.com

1773 Blanding Blvd

Jacksonville, FL 32210

Phone: (904) 388-7008

Fax: (904) 388-8533

Hours: 24 hours through voicemail

Services: Assistance with rent and utilities and provides food and limited clothing, household items and furniture.

Areas served: Parish

St. Paul of Riverside Conference

Elizabeth Till, President; Email: tillq@bellsouth.net

2626 Park Street

Jacksonville, FL 32205

Phone: (904) 553-7644

Hours: (Tues., Wed., Sat.)

Services: Assistance with rent and utilities and provides food, clothing, household items and limited furniture. Will pick-up and deliver furniture. Also provides bus tokens, job assistance, assistance with prescriptions, limited temporary lodging, and limited day care assistance.

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Areas Served: Parish

Society of St. Vincent de Paul Assumption Catholic Church Conference

Rob Roque, President

2403 Atlantic Blvd.

Jacksonville, FL 32207

Phone: (904) 398-1917

Email: roqwoods@hotmail.com

Hours: 10 a.m. – noon (Mon.-Thurs.)

Services: Assistance with rent and utilities, clothing, furniture & household items.

Areas served: Rent & Utilities for parish; furniture is citywide.

Youth Crisis Center

Can help with: Housing & Shelter ›

Address	3015 Parental Home Road, Jacksonville, FL 32216
Phone	Crisis Hotline: 904.725.6662 (option 1) Direct: 904.725.6662 Toll: 1.877.720.0007
Website	https://youthcrisiscenter.org/contact-us/
Email	info@ycc.org

Founded in 1974 as Florida's first runaway program, Youth Crisis Center has grown to one of the largest and best-known providers of services for youth and families. YCC's emphasis on care is for those who have been exposed to traumatic situations such as divorce, homelessness, relocation, loss of life, bullying and abuse. YCC provides a variety of services for children, adolescents, young adults, parents and families.

About YCC

YCC provides short term crisis care, mental health counseling, skills-based group training, and transitional living services program for children, teens, young adults, and their families. YCC provides more than a safety net for those in need, YCC transforms lives to hundreds of youth and their families every year.

Location

Fax: 904.724.8513

General Email: info@ycc.org

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Escambia County

Ashley Furniture - Furniture Assistance (Beds for Children) – Pensacola

Can help with: Furniture ›

Address	6861 N 9th Ave, Pensacola, FL 32504
Phone	Participating Store Phone: (850) 494-1717
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of Northwest Florida – Pensacola Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1815 North 6th Ave., Pensacola, FL 32503
Phone	Phone: 850-435-3516
Counties served	Escambia, Santa Rosa

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf

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County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with

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a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package.

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Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**

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- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

PANHANDLE BRANCH

5709 Industrial Blvd

Milton, FL 32583

(850) 626-1332

Salvation Army – Pensacola Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1501 N Q St., Pensacola, FL 32505
Phone	Phone: 850-432-1501
Website	https://pensacola.salvationarmyflorida.org/

Website: https://pensacola.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and

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alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul District Council of Pensacola-Tallahassee

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Furniture ›

Address	2200 W. DeSoto Street, Pensacola, FL 32505
Phone	Phone: 850-434-6615
Website	https://www.svdpnwflorida.org/
Email	svdpcpt@aol.com, alfredwashburn@gmail.com

Mailing Address:

P.O. Box 17645

Pensacola, FL 32522

Email: svdpcpt@aol.com

Facebook: https://www.facebook.com/StVincentdePaulPensacolaTallahassee

ABOUT US

The Society of St. Vincent de Paul got its start in Pensacola in 1933. Today the Council of Pensacola-Tallahassee has 6 conferences in Pensacola, 3 conferences in the Niceville and Panama City areas and 2 conferences in Tallahassee. In the spring of 2012, a new youth conference was formed at Pensacola Catholic High School.

The Society of St. Vincent de Paul offers tangible assistance to the poor. This aid may take the form of intervention, advocacy, consultation or direct financial aid. A unique feature of the Society of SVDP is its commitment to "home visit" those who ask for our help. By visiting

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the poor in their homes, we offer a listening ear and friendship. This allows us to ascertain other family needs that a family may not have expressly sought.

WHAT WE DO

Basic Services We Provide in the Pensacola Community:

- Person to person assistance with rent, utilities, prescriptions, dentures and other emergency needs
- Thrift Stores offering clothing and household goods at a low cost alternative to retail shopping
- Food Pantries providing ongoing and emergency food assistance
- SVdP Alfred-Washburn Center a shower and laundry facility for the homeless

FURNITURE/APPLIANCES PICKUP, FOOD PANTRIES, & SVDP ALFRED-WASHBURN CENTER

Donated Furniture and Appliances Available

Pick-up of donated furniture and appliances available. Call the Warehouse to schedule your free pick up: (850) 434-6615.

Warehouse (Pick-Up) Location:

2200 W. DeSoto Street

Pensacola, FL 32505

(850) 434-6615

Monday to Thursday, 9:00 a.m. – 4:00 p.m.

Friday, 10:00 a.m. – 3:00 p.m.

St. Vincent de Paul Food Pantries

Food Pantry #1

2200 W. DeSoto Street

Pensacola, FL 32505

Tuesdays, 10:00 a.m. – 2:00 p.m.

Wednesdays, 10:00 a.m. – 12:00 p.m.

No appointment necessary at this location. Must provide picture ID, SS card, and proof of residence.

Food Pantry #2

5200 Saufley Field Road

Pensacola, FL 32526

(850) 457-3833

Tuesdays and Thursdays, 10:00 a.m. – 12:00 p.m.

By appointment only. Call (850) 457-3833.

Alfred-Washburn Center (Homeless Services)

Alfred-Washburn Center

31 Murphy Ln

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Pensacola, FL 32505

https://www.alfredwashburn.org/

Phone: (850) 435-7427

Email: alfredwashburn@gmail.com

Facebook: http://www.facebook.com/pages/Alfred-Washburn-Center/134655299940778

Mondays, Wednesdays, Thursdays, Fridays, and Saturdays: 8:30 a.m. – 1:00 p.m.

The Alfred-Washburn Center is a ministry of the Society of St. Vincent de Paul serving the homeless and poorer members of our community. The Center is funded by the St. Vincent de Paul Thrift Stores and Conferences, as well as private and corporate donations. We are a 100% volunteer organization. The only qualification for volunteers is a desire to serve the least of our brothers and sisters.

The Center provides food, showers, laundry facilities, clothing and Identification Cards for the homeless. We have individual shower rooms and washing machines and dryers for laundry. All homeless and poorer members of our community are welcomed and services are provided free of charge for any who come to the Center. Our goal is to give back the basic human dignity that God has given all of us. All are welcome!

Society of St. Vincent de Paul District Council of Pensacola-Tallahassee

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation › | Furniture ›

Address	10650 Gulf Beach Highway, Pensacola, FL 32507
Phone	Phone: (850) 492-0837
Website	https://holyspiritperdido.com/

The Society of St. Vincent de Paul - Escambia County, FL - Catholic Church of the Holy Spirit Conference

Website: https://holyspiritperdido.com/

ABOUT US

The Society of St. Vincent de Paul got its start in Pensacola in 1933. Today the Council of Pensacola-Tallahassee has 6 conferences in Pensacola, 3 conferences in the Niceville and Panama City areas and 2 conferences in Tallahassee. In the spring of 2012, a new youth conference was formed at Pensacola Catholic High School.

The Society of St. Vincent de Paul offers tangible assistance to the poor. This aid may take the form of intervention, advocacy, consultation or direct financial aid. A unique feature of the Society of SVDP is its commitment to “home visit” those who ask for our help. By visiting the poor in their homes, we offer a listening ear and friendship. This allows us to ascertain other family needs that a family may not have expressly sought.

St. Vincent can provide social services and emergency aid. This includes clothing and furniture, help with food, prevent homelessness by assisting with paying rent or utility bills, provide free or discounted transportation, and the charity can assist in many other ways.

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While funds are limited and can fluctuate throughout the year, they take on challenges of all types, and do what they can to help the people of Leon and nearby counties.

Society of St. Vincent de Paul District Council of Pensacola-Tallahassee

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation › | Furniture ›

Address	1212 East Moreno Street, Pensacola, FL 32503
Phone	Phone: (850) 439-3057
Website	https://shc.ptdiocese.org/

The Society of St. Vincent de Paul - Escambia County, FL - The Cathedral of the Sacred Heart Conference

Website: https://shc.ptdiocese.org/

ABOUT US

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Flagler County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – St. Augustine Regional Office

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	525 SR 16, Unit 111-112, St. Augustine, FL 32084
Phone	Phone: 904-829-6300
Website	https://www.ccbstaug.org/
Email	Info@ccbstaug.org, wbennett@ccbstaug.org
Counties served	Flagler, St. Johns

Email: Info@ccbstaug.org Office Hours: Monday – Friday: 9:00am – 3:00pm

ABOUT US

Since 1975, Catholic Charities St. Augustine has worked to transform lives by serving our community's most vulnerable across the St. Johns, Putnam, and Flagler county communities. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance for rural families and students, homelessness prevention, and pregnancy and adoption support, we are putting our beliefs into action to transform lives.

Over the years, Catholic Charities St. Augustine has grown into a multi-faceted agency that served more than 10,000 people in our surrounding communities in 2020. Our services are offered to all people regardless of religious affiliation, gender, race or ethnic origin.

PROGRAMS AND SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
- Catholic Charities St. Augustine's emergency financial assistance program is a recognized and proven way to prevent homelessness in Flagler, Putnam and St. Johns counties. Our program facilitates and distributes grants from several federal and state/local agencies to serve those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
- This program is open to families with children, households that are homeless, clients referred from other agencies that have worked with the family/individual, households or individuals who have experienced domestic violence in the past 30 days and families with children that are secondary tenants. Services available include:
- Rent and mortgage assistance
- Utility payments
- Rent and utility deposits
- Rental application fees

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If you are in need of emergency financial assistance, please contact us at (904) 829-6300.

- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
- **Food Pantry**

Catholic Charities St. Augustine serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our food pantry located at our office at 525 State Rd 16 STE 112, St. Augustine, FL, 32084.

- **FOOD PANTRY INFORMATION & HOURS**
- Catholic Charities St. Augustine Food Pantry
- 525 State Rd 16 STE 112, St. Augustine
- Mondays and Wednesdays from 10 a.m. to 3 p.m.
- Please bring an official form of photo identification, such as a driver’s license. During holidays, please check here or call us for adjusted food distribution schedules.
- We gladly accept donations of non-perishable food items from the community. The following are some of our most urgently needed items:
- Peanut Butter and Jelly
- Macaroni and Cheese
- Cereal – Hot and Cold
- Pasta and Spaghetti Sauce
- Canned Goods – Vegetables, fruits, soups, tuna, meats
- Dried Beans / Rice
- Diapers
- **Back Roads Program**

The Back Roads Program is a mobile food pantry operated by Catholic Charities St. Augustine that directly addresses the lack of transportation and other low-income barriers by the delivery of food to the remote parts of our three service areas (Flagler, Putnam and St. Johns).

We specifically target areas that are identified as food deserts by the USDA. Those who live in food deserts have limited access to transportation and grocery stores. Our team works alongside local libraries, community centers, churches, parishes and other outreach organizations which will help us to identify areas and individuals most in need.

To get help or donate to this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack Program addresses local food insecurity among children in a unique way inside the classroom. Each week, students discreetly receive a bag filled with nutritious kid-friendly food to take home. This ensures that they have meals and snacks to eat over the weekend, when school lunches are unavailable.
- With help from the school district staff, children in need are identified by their participation in the federal school meal assistance program. Each week, Catholic Charities St. Augustine staff organizes volunteers to help stuff recyclable bags with uniformed shelf-stable and nutritious food and other items. We then deliver these bags to

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the schools every Thursday so that the school can in turn distribute them before the weekend. Extra food is included on longer breaks such as three-day weekends, holidays and spring break.

- We gladly accept donations of non-perishable food items from the community. The following are some of our most urgently needed items:
- Vienna sausage (Pop top cans)
- Pudding (Ready to eat)
- Juice boxes
- Applesauce (Single serving)
- Fruit cup (Single serving)
- Cereal bowls
- Granola bars (No nuts)
- Protein bars (No nuts)
- Oatmeal (Single-serving packets)

To get help or donate to this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **DISASTER ASSISTANCE: FACILITATING DIRECT SUPPORT FOR LOCAL FAMILIES IN THE WAKE OF DISASTERS**
- In the aftermath of natural disasters and other crises, Catholic Charities St. Augustine works to help stabilize our community by directly assisting individuals in need. From financial assistance to case management, our team uplifts local families when they need it most. Many of these families have lost everything - homes, cars, belongings, and even loved ones. By providing tireless support to those who need us, we live our mission of providing compassion to the community's most vulnerable.
- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON**
- Catholic Charities St. Augustine partners with several local organizations to facilitate our Holiday Assistance program: Hope for the Holidays. Each year, we work together to gather toys for local children who otherwise would not have gifts to open for the holidays. We collect and distribute hundreds of these gifts to families in need each year.
- Our team opens up applications in the fall for families facing hardship to apply to become a recipient of our Holiday Assistance program. Applications typically open in October and are first come, first served. To apply, you must meet the following criteria:
- You must have children living in your home.
- You must include the following documents in your applications:
  - Proof of county residency*, such as a current electric/water/cable bill
  - Vehicle registration
  - Lease agreement and/or mortgage documentation
  - Original social security cards for parent(s) and children
  - Original birth certificate for all children in home
  - Photo ID
  - List of gift ideas for all family members prepared before arrival
  - *The program is open to Flagler, Putnam and St. Johns County. Clients must apply through their own county: Flagler County residents must register at St. Vincent De Paul Church, Putnam County residents must register through our Palatka office, and

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St. Johns County residents must register through Catholic Charities St. Augustine. Please contact us with any questions regarding applications.

- **CARING CHOICES: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**
- As a licensed child placing agency, Catholic Charities Bureau, Inc., Diocese of St. Augustine has been a leader in the adoption field since the first Florida office opened in Jacksonville in 1943.
- The Adoption and Pregnancy Counseling Program provides services and advocacy for women with unplanned pregnancies. In accordance with the church's teaching to respect life, our services are designed to help preserve and protect the life of the child, to provide care and nurturing for women and their children, and to assist in the building up of families through adoption.

The services of this program are:

- Life-affirming pregnancy counseling to clients that may include education and referrals.
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child.
- Post- legal adoption services including lifetime counseling to birth mother as needed and search assistance as requested by any member of the adoption triad.
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are need.
- Adoption education to the community.

Please visit the Caring Choices website or call (866) 901-9647 for more information.

- **SENIOR SERVICES: ASSISTING AREA SENIORS STRUGGLING WITH FOOD INSECURITY AND ISOLATION**
- **COMPASSION TO-GO** Catholic Charities works with the St. Augustine Sheriff's Department to connect homebound seniors in the St. Augustine/St. Johns County community with compassionate food assistance. In addition to receiving a bag of nutritious meals, this program offers those with limited mobility an opportunity for some often much-needed social contact.

For more information about this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **ST. JOSEPH NEIGHBORHOOD CENTER: Rebuilding our community through Faith, Hope, Love, and Knowledge!**
- Founded in 2021, St. Joseph Neighborhood Center is a ministry of the Sisters of St. Joseph of St. Augustine. Our mission appeared to us through prayer and discernment by creating space to discover God's call to meet the current needs of our dear neighbor. The message we received over and over was clear and simple… 'continue to defend and be a voice for those who do not have one.'
- This non-profit organization is dedicated to improving the lives of Young Single Mothers and their children.

The services of this program are:

- Empowering Young Single Mothers to Achieve Economic Independence
- Providing GED/Career Programs

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- Developing Relationships with Companies to Secure Job Placement
- Teaching Development Tools to Help Women Thrive in Work and Life
- Mentoring Young Single Mothers with More Effective Parenting Skills

Please visit the St. Joseph Neighborhood Center website or call (904) 824-1752 for more information.

Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

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(Visits by Appointment Only)

Address:

Society of St. Vincent de Paul – St. Augustine (Flagler County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Furniture ›

Address	400 S. Daytona Ave., Flagler Beach, FL 32136
Phone	Shaun Porter, President; Phone: (386) 338-4025 Phone: (386) 693-4806 Thrift Store Phone: (386) 439-0071
Email	smdmsvdp@cfl.rr.com
Hours	Hours: 11 a.m. to 2 p.m. (Mon., Wed.,Fri.), 24 hours through voicemail

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

“No work of Charity is foreign to the Society”, so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Oceanside District Council (Flagler County Conference)

Santa Maria del Mar Conference

Email: smdmsvdp@cfl.rr.com

Services: Assistance with rent and utilities and provides food, clothing, limited household items & furniture.

Areas served: Flagler City

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Franklin County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
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- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Gadsden County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

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Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

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Melissa Hill, Programs Coordinator

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- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.
Phone: 850-562-3033 Fax: 850-562-6176

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Gilchrist County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Debt & Credit ›

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

Catholic Charities Diocese of St. Augustine – Catholic Charities Gainesville

Fax: 386-754-5325

Facebook: https://www.facebook.com/CatholicCharitiesGainesville Office Hours: Monday – Friday: 9:00am – 4:30pm

ABOUT US

For more than 46 years, Catholic Charities Gainesville has served the local communities of Alachua, Bradford, Dixie, Gilchrist, and Levy counties with charitable services. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, poverty reduction and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
  - The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.
  - We work with each client individually to create a spending plan and build smart financial habits to help achieve their goals and overcome their obstacles, all while offering education on the cycle of poverty and its impact on communities.
    - **Part 1: Financial Fitness** This four-week course is designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.

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- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

- **EMERGENCY ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
  - Our Emergency Assistance Program (EA) is a recognized and proven way to prevent homelessness in Gainesville and surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - Our food pantry currently provides about 850 pounds of food per week, serving more than 1,000 people per month. Families struggling to make ends meet can visit our pantry once per month. We provide food packages nutritionally balanced to meet the needs of each family or individual, including specialized foods for those who have diabetes as well as bags for homeless clients that take into consideration a person's ability to cook.
  - Our agency also offers limited financial assistance to help with rent, mortgages, utilities, and prescriptions. In 2020, we provided more than 809 individuals in need with financial assistance through support from community partners like United Way of North Central Florida.

For more information contact Sabrina Miller smiller@ccgnv.org 352-372-0294, Ext. 438

- **ENGLISH AS A SECOND LANGUAGE (ESOL): HELPING THOSE LEARNING TO SPEAK ENGLISH AS A SECOND LANGUAGE**
- Through our English as a Second Language (ESOL) program, we provide learning resources to those who are not native English speakers.
- Our English Language Literacy Program is designed to help anyone who is looking to learn or improve their skills in English comprehension and usage. Our small and personal classroom environment is designed to meet multi-level needs and understanding of the English language. Our twice weekly classes are taught by Certified ESL instructors with over twelve years of experience.

For more information contact Pat Rayos prayos@ccgnv.org 352-372-0294, Ext. 421

- **HOPWA AND ELIGIBILITY: CONNECTING THOSE IN NEED WITH HOUSING ASSISTANCE**
- Catholic Charities Gainesville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the U.S. Department of Housing and Urban Development.
- Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:
- Case Management
- Referrals
- Group Counseling
- Caregiver Services

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For more information or see if you qualify, please contact Susan Frizzell sfrizzell@ccgnv.org 352-372-0294, ext. 427

- **RURAL MOBILE OUTREACH: DISTRIBUTING FOOD TO THOSE LIVING IN RURAL AREAS IN OUR FIVE-COUNTY SERVICE AREA**
- Our Rural Mobile Outreach program provides basic necessities to those in rural areas who are struggling. Most often, these are children and the elderly. Without reliable transportation to visit us for assistance, these individuals and families would have no way to get the help they need. Instead, we bring support directly to them, providing food, toiletries, school supplies and more to keep them on their feet.
- The Mobile Outreach Clinic has partnered with Catholic Charities of Gainesville to further extend it's mission and outreach to other communities including Micanopy and Hawthorne through the Rural Mobile Outreach Program. They will be serving these areas on a rotating basis every Tuesday of the month. Please contact them at (352)273-5329 for more information or to schedule an appointment! See https://www.catholiccharitiesgainesville.org/news for schedule details.

For more information, contact John Harris at Jharris@ccgnv.org or 352-372-0294, ext. 435

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack program is a relief program that provides meals to children who don’t have reliable access to food during the weekends and rely on their weekday lunches from school. Our program strives to provide more than 700 children each week with the food they need to stay healthy, happy and successful in the classroom. On average, it costs about $6 to feed a child over the weekend.
- We welcome the community’s support for this program and accept donations of nutritious and kid-friendly food during the school year. The following are some of our most urgently needed items:
- Canned meat: tuna, chicken, vienna sausage
- Canned goods: fruit, ravioli, vegetables, beans, soup, chili w/ beans
- Juice boxes
- Macaroni & cheese
- Pudding & Jell-O packs
- Snack crackers
- Raisins
- Applesauce
- Fruit Chews
- The foods above were recommended by local nutritionists and food pantries as “kid-friendly” nutritious food items that are easy for a child to carry (no glass please). The “Wish list” is provided to help guide your search for food. However, these are ONLY suggestions. We WILL accept other food not included on this list.

For more information contact Courtland Conner at cconner@ccgnv.org 352-372-0294, Ext. 436

- **ADOPTIONS & PREGNANCY ASSISTANCE: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**

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- Catholic Charities Gainesville provides services designed to help preserve and protect the life of the child, provide care for women and their children, and to assist in the building of families through adoption.
- The program provides multiple services including:
- Life-affirming pregnancy counseling to clients that may include education and referrals
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child
- Post-legal adoption services including lifetime counseling to the birth mother as needed and search assistance as requested by any member of the adoption triad
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are needed
- Adoption education to the community

Please visit the Caring Choices website or call (866) 901-9647 for more information.

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Glades County

Catholic Charities Diocese of Venice, Inc. – Lee, Hendry, and Glades County Administrative Offices

Can help with: Food › | Child Care › | Transportation ›

Address	4235 Michigan Avenue Link, Fort Myers, FL 33916
Phone	Phone: 239-334-4007
Email	eduardo.gloria@catholiccharitiesdov.org
Counties served	Glades, Hendry, Lee

Fax: 239-334-3707

Email: eduardo.gloria@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in Lee, Hendry, and Glades Counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Anti-Human-Trafficking Assistance**

Providing victims of human trafficking professional and compassionate services such as intensive case management, mental health counseling, and transitional housing while they integrate into society.

- **Immigration and Citizenship Services**

Assisting immigrants with family reunification and citizenship services.

- **Positive Youth Development Program**

Empowering at-risk elementary students with academic support services through afternoon tutoring with case management during the school year and enrichment day camp during the summer months.

- **Senior Support Coordination Program**

Offering seniors in-home support through coordination of services such as medical, transportation, groceries, and other needs so that they can safely remain in their homes and live independently.

- **Food Pantries**

Feeding the hungry through food pantries in Fort Myers, Bonita Springs, and Clewiston.

- **Direct Assistance of Baby Supplies**

Aiding families experiencing hardship with baby items such as diapers, bottles, toys, clothing, bedding, strollers, and car seats.

- **Supplemental Nutrition Assistance Program Outreach**

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Guiding clients with applications for food stamps, Medicaid, and other assistance from the State of Florida.

- **Disaster Response and Recovery**

Meeting the needs of the community before, during, and after a disaster.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

Glades Electric Cooperative, Inc. - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.gladeselectric.com/wp-content/uploads/GECT-individual-app.pdf
Email	communications@gladeselectric.com
Counties served	Glades, Hendry, Highlands, Okeechobee

Members of Glades Electric Cooperative have the opportunity to participate in programs that provide funding for worthwhile projects here in Glades, Hendry, Highlands, and Okeechobee Counties. These programs, Operation Round Up© and Operation Round Up Plus, are administered by the Glades Electric Charitable Trust, Inc., a 501(c)(3) non-profit organization.

Applications for Funding

- Individual / Family Application (PDF) – If you're in need of emergency assistance, please email your application to communications@gladeselectric.com and indicate your need for an emergency application review.

Harry Chapin Food Bank of Southwest Florida

Can help with: Food ›

Website	https://harrychapinfoodbank.org/find-food/
Email	childprograms@harrychapinfoodbank.org, fulfill@harrychapinfoodbank.org
Counties served	Charlotte, Collier, Glades, Hendry, Lee

About Us

The Harry Chapin Food Bank is the largest hunger relief network in Southwest Florida, serving Charlotte, Collier, Glades, Hendry and Lee counties.

We rescue, inspect, transport and distribute donated food and other grocery products to more than 150 partner agencies and programs that provide direct services to those in need. They include food pantries, soup kitchens, in-school pantries, mobile pantries, senior programs, homeless shelters, disaster relief agencies and more. The food bank provides food for about 28,000 individuals each week.

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Feeding Children

Throughout Southwest Florida, more than 65% of all public-school aged students are eligible for free or reduced lunches.

Schools, education centers and after-school programming centers are a natural fit for food pantries – they provide an easy-to-access location that parents and students feel comfortable in and visit regularly. While some parents might not be able to visit traditional food pantries because of distribution times or location, in most cases our program distributes food at the end of the day when parents are already at the education center to pick up their children. Locating food pantries in schools and education centers means the program is able to connect children and their families with the healthy food they need during the week and weekend.

In-School Pantry Program

Our In-School Pantry Program follows an evidence-based system that alleviates child hunger through food distribution at carefully selected schools. This nationally acclaimed food distribution model, taken by Feeding America, is designed to provide an accessible source of food assistance to students and their families who are hungry. By locating pantries inside schools, students and their families have easier access to food assistance and feel more comfortable acquiring food assistance in this manner due to familiarity with the site locations.

Harry Chapin Food Bank stocks the in-school pantries with shelf-stable foods such as canned vegetables and meat, cereal, dry pasta, boxed macaroni and cheese, soup, peanut butter, jelly, rice and beans. In addition, the In-school Pantry Program can be supplemented with fresh produce and frozen meat items when available.

Harry’s Helpings

Harry’s Helpings is an innovative feeding program that provides supplemental food kits for families at childcare, early childhood education, and after-school programming centers where traditional food pantry distribution models are not feasible due to space constraints, lack of adequate staffing or other barriers.

Harry’s Helpings also offers assistance to the community at community and service centers, special one-time events, and other non-traditional feeding programs. Harry’s Helpings kits are filled with enough nutritious, shelf-stable food for up to 15 meals for a family of four. They may include canned vegetables and canned meat, cereal, dry pastas, boxed macaroni and cheese, soups and stews, peanut butter, jelly, rice and beans.

In addition, Harry’s Helpings can be supplemented with fresh and frozen items in coordination with partner sites and when available.

For more information about these programs, call (239) 334-7007 or email childprograms@harrychapinfoodbank.org.

Feeding Families

Feeding families is the core of our mission and represents most of our total food distribution throughout our five-county footprint. Our strategic approach involves navigating the fact that sixty percent of our five-county footprint is a food desert. Our strategies incorporate food safety protocols, innovative food procurement methods and an enormous amount of passion that no one should have to go hungry.

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Our Fulfill Mobile Pantry Program directly serves our neighbors who are hungry where people with limited financial resources and transportation may not be able to access food through traditional grocery stores.

Through our Fulfill Mobile Pantries, a truckload of food is transported and distributed in areas of high need to supplement our other hunger-relief programs in our five-county footprint.

Two distribution methods are utilized: a farmer's market-style distribution where those who are food-insecure can choose to take what they need or a drive-thru distribution model, where families receive a pre-packaged food kit filled with shelf-stable foods that is supplemented with fresh produce and frozen protein when it is available.

Our mobile pantries distribute fresh produce, canned and dry goods, frozen meat, bread, grains, and other food items.

For more information on the Fulfill Mobile Pantries program, call 239.334-7007 or email fulfill@harrychapinfoodbank.org.

Our "Fresh Force" Mobile Grocery Experience directly serves those who are food insecure in areas of high need. The mobile market is a one-aisle grocery store, designed to provide healthy, fresh food through a **dignified "shopping" experience** for families and individuals in need.

Our mobile market consists of several different items such as fresh produce, canned and dry goods, frozen meat, bread, grains, dairy, and other food items. Through our "Fresh Force" Mobile Grocery Experience, **Harry Chapin Food Bank transports healthy foods to our neighbors at no cost who live in designated "food deserts" and low-income areas.** We are able to eliminate transportation as a barrier to accessing food by bringing the mobile market directly to families who are hungry.

Feeding Seniors

Senior hunger is a hidden issue in Southwest Florida.

Many seniors on fixed incomes have to make the difficult choice whether to purchase food or buy medicine. Seniors who do not get the nutrition they need are at a higher risk of developing health problems such as diabetes, heart disease and high blood pressure.

Care and Share Senior Feeding Program

The Care and Share Senior Feeding Program supplements the diets of more than 2,200 seniors with low income in Charlotte, Collier and Lee counties with nutritious, easy-to-prepare food.

Eligible seniors aged 55 and over receive kits containing pre-packaged food kits that contain easy-to-prepare meals and shelf-stable fruits, vegetables, proteins, cheeses, and grains. When possible, we supplement the food kits with fresh produce and frozen meat.

Commodity Supplemental Food Program (CSFP)

The Commodity Supplemental Food Program (CSFP) is a federal government program that provides nutritious food to eligible seniors 60 years of age or older with low-incomes. Food boxes are distributed once a month at designated sites in Glades and Hendry counties.

For more information on eligibility and enrollment for Care & Share or CSFP, call (239) 334-7007 or email seniorprograms@harrychapinfoodbank.org.

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Those in need cannot receive food directly from Harry Chapin Food Bank. To receive food, we encourage those seeking food to visit our website and click on the Food Locator to find a Agency Partner or mobile pantry in their area. You can also call us at 239-334-7007 or dial 211, the United Way 211 information hotline, to find the nearest site.

Locations

Fort Myers Distribution Center 3760 Fowler St. Fort Myers, FL 33901

Collier County Center 3940 Prospect Ave. #101 Naples, FL 34104

Contact Info

Phone: (239) 334-7007 Fax: (239) 337-1399 Email: fighthunger@harrychapinfoodbank.org

Website: https://harrychapinfoodbank.org/find-food/

For a **staff directory**, click here.

Hours of operation

Monday – Friday 8 a.m. to 4:30 p.m.

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Gulf County

Catholic Charities of Northwest Florida – Panama City Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	3128 East 11th St., Panama City, FL 32401
Phone	Phone: 850-763-0475
Counties served	Bay, Calhoun, Gulf, Holmes, Jackson, Washington

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Hamilton County

Catholic Charities Lake City

Can help with: Food › Mortgage & Rent ›

Address	553 NW Railroad Street, Lake City, FL 32055
Phone	Phone: 386-754-9180
Website	https://www.catholiccharitieslakecity.org/
Email	suzanne@catholiccharitieslakecity.org, Suzanne@CatholicCharitiesLakeCity.org
Counties served	Columbia, Hamilton, Lafayette, Suwannee, Union

Fax: 386-754-5325 Email: suzanne@catholiccharitieslakecity.org

Facebook: https://www.facebook.com/catholiccharitieslc

Administrative Hours: Monday – Friday, 7:30am to 3:30pm

ABOUT US

For more than 22 years, Catholic Charities Lake City has served the local communities of Columbia, Suwannee, Hamilton, Lafayette, and Union counties with charity rooted in compassion. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, disaster relief, and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES:

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** Our Emergency Assistance Program is recognized and leads the way as the go to agency for one stop shop! We assist with helping families prior to becoming homeless as well as when they become behind on a potential utility, rent or mortgage payment. In addition, our Stellar Food Pantry is open 5 days a week sunny, rainy, hot, or cold from 7:30am to 11:30am Monday – Friday. We assist all our financial clients with a friendly, experienced case manager to assist with the initial assessment and together working a personalized case plan with his family for self sufficiency – providing referrals and connecting with other agencies as we all partner together for the greater good of our clients. Our service area is vast and wide to the Hamilton, Suwannee, Lafayette, Union, and Columbia counties. Four of the five are food deserts, and all five of these counties have NO PUBLIC transportation at all. Please email Suzanne@CatholicCharitiesLakeCity.org for more information.
- **FOOD PANTRY: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
  - **Catholic Charities Food Pantry** The Catholic Charities Lake City team has operated a food pantry located at our office for decades. We offer food staples such as:
    - Mac & cheese

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        - Canned tuna or canned chicken
        - Juice boxes Peanut butter (no glass)
        - Rice & dried beans
        - Pasta & spaghetti sauce
        - Dry cereal
        - Canned veggies
        - Canned soups
        - Any Pop-Top foods
        - Low sodium items

We also distribute non-food items such as:

- Diapers (all sizes)
    - Toilet paper
        - Toothpaste (small tubes)
        - Toothbrushes
        - Quart, Gallon size zip lock storage bags
        - 18 qt. trash bags

Please visit our Facebook page for the most up-to-date hours and any changes during the holiday season. For other questions, please contact Suzanne Edwards at Suzanne@CatholicCharitiesLakeCity.com.

- **FOOD PANTRY INFORMATION & HOURS**

Catholic Charities Lake City

553 NW Railroad Street

Lake City, FL 32055

Monday-Friday 7:30am - 11:30am

Phone: 386-755-5683

- **Feed-A-Family Mobile Outreach Program** Our Feed-A-Family Mobile Outreach program serves five counties in Florida, none of which have public transportation. We use our refrigerated truck to bring fresh groceries to rural areas where people have no ability to get to our Food Pantry. We provide canned food, fresh produce, dairy, meats, bread, and pastries to those in need. Please look out for Feed-A-Family Mobile Outreach announcements, which are posted 2 weeks prior to our events on our Facebook page.
    - **Partner Food Pantries**

If you are struggling with food insecurity, check out our food pantry hours or visit one of our 60 partner locations throughout Columbia, Hamilton, Suwanee, and Union counties.

County	Name	Physical Address	City	Phone Number
Columbia	Bethlehem United Methodist	712 SW Bethlehem Ave	Fort White	386-856-1826
Columbia	Catholic Charities	553 NW Railroad Street	Lake City	386-754-9180
Columbia	Christian Service Center	421 NW Washington St.	Lake City	386-755-1770
Columbia	Evangel Deliverance Miracle	256 NW Carol Place	Lake City	386-365-8424
Columbia	LuLu Baptist Church	160 SE Gillen Terrace	LuLu	904-703-9567
Columbia	Olivet Missionary Baptist Church	541 NE Davis Avenue	Lake City	386-752-1990
Columbia	Partners of HOPE	217 SW Dyal Avenue	Lake City	386-867-0628

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Columbia	Trinity UMC	310 NE Martin Luther King S	Lake City	386-752-3701
Columbia	Word in Power	5888 NW US Highway 41	Lake City	386-984-8607
Columbia	Young Marines of NCF	464 SW Amiel Ct.	Fort White	386-867-1380
Hamilton	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Hamilton	New Bethel AME Church	604 SW 6th St.	Jasper	386-855-1997
Suwannee	African Baptist Church	502 Walker Ave. SW	Live Oak	386-362-8860
Suwannee	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Suwannee	Evergreen Baptist Church	2509 224th St.	Lake City	386-628-1692
Suwannee	First Baptist Church	401 W. Howard St.	Live Oak	904-412-1811
Suwannee	Mt. Gilead Baptist Church	18305 56th St.	Live Oak	386-209-4252
Suwannee	O'Brien Baptist Church	9544 E CR 349	O'Brien	386-288-3768
Suwannee	Power For Living	22880 SR 247	Lake City	386-365-2862
Suwannee	San Juan Catholic Mission	304 Plant Avenue SE	Branford	386-935-2632
Suwannee	St. Francis Xavier Catholic	928 Howard St. East	Live Oak	386-364-1108
Suwannee	St. Luke's Episcopal Church	1391 11th St. SW	Live Oak	386-362-1837
Suwannee	Wellborn Church of God	3330 E. US Highway 90	Wellborn	386-963-4988
Suwannee	Wellborn United Methodist	12005 CR. 137	Wellborn	386-963-2324
Union	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Union	Old Providence Baptist Church	9316 NW CR 245	Lake Butler	386-755-1648

- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON** The Catholic Charities Lake City team begins planning holiday assistance events for both Thanksgiving & Christmas in late fall. We are blessed that many businesses – as well as all Columbia County public schools and some private schools – participate in canned food drives to support this initiative beginning in early October in conjunction with fall festivals & homecomings. These canned goods are collected, sorted and packaged for families struggling to make ends meet. Our team also places gift cards in each bag for a choice of meat. In 2021, we distributed 550 Thanksgiving baskets and vouchers. In December, our elves work to garner support of our Christmas Angel tree program for families facing hardship. This initiative is also completely privately funded. Applications for these programs will be available on our website (https://www.catholiccharitieslakecity.org/holiday-assistance) and on our Facebook page in October.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we

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The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
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  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.
  - Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
  - All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
    - Innovative Charities
    - Jackson County
    - Elder Care Services
    - Jackson County
    - Jefferson County Senior Center
    - Jefferson County
    - Flipper Chapel AME Church
    - Leon County
    - Georgia Bell Dickenson
    - Leon County
    - Liberty County Senior Center

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- Liberty County
- Faith Baptist Church
- Madison County
- Good News Outreach
- Leon County
- Big Bend Cares-CarePoint Leon County
- Frenchtown Neighborhood Improvement
- Leon County
- Fellowship Baptist Church
- Taylor County
- Pioneer Bay
- Gulf County
- Lee Community Complex
- Hamilton County
- IFAS Community Center
- Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child's backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.
  - For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

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Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry
- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.

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- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Hardee County

Catholic Charities Diocese of Venice, Inc. – DeSoto County Administrative Offices

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Transportation › | Debt & Credit ›

Address	1210 East Oak Street, Arcadia, FL 34266
Phone	Phone: 863-494-1068
Email	desotoadmin.assistant@catholiccharitiesdov.org
Counties served	DeSoto, Hardee, Highlands

Fax: 863-222-8697

Email: desotoadmin.assistant@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in DeSoto, Hardee, and Highlands counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Prevention and Support Services**

DeSoto County residents have historically found it difficult to enjoy decent employment. Catholic Charities helps those facing hardships with assistance with payments for rent, mortgage, and utilities, along with other basic needs for food, transportation, and prescription medications. Education is a primary focus of the Prevention and Support Services and families are provided with resources for other unmet needs such as budgeting, employment opportunities, and guidance with applying for other appropriate services.

- **Immigration and Family Reunification Services**

DeSoto County is home to a large number of migrant families who wish to achieve citizenship or reunite with other family members. For those who are legal permanent residents, renewal of residence and employment documents is critical to their ability to remain productive members of the community. Catholic Charities provides low-cost assistance to individuals and families to help them realize their dreams.

- **Farm Worker Housing**

Casa San Juan Bosco Farm Worker Housing is a Catholic Charities development located in Arcadia that provides quality and affordable homes to area farmworkers and their families. The family-friendly neighborhood features 97 homes, playgrounds, soccer fields, a community garden, and two community centers with a computer lab/library.

- **Education and Enrichment Services**

Education and enrichment activities are offered to both children and adults at the Casa San Juan Bosco Community Center. Catholic Charities' efforts are supported by a group of volunteers who assist children with homework and provide leadership for adult activities

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such as ESOL classes and Zumba classes. Catholic Charities is proud to partner with a variety of community agencies in bringing educational experiences to the residents of Casa San Juan Bosco.

- **Senior Housing**

St. John Paul II Villas is a Catholic Charities housing development located in Arcadia that provides quality and affordable living for low-income seniors. The neighborhood features 64 units which include 32 one-bedroom and one-bath units and 32 two-bedroom and two-bath units along with a community center equipped with computers and designated areas for socializing and wellness activities.

- **Wellness and Enrichment Services**

Wellness and enrichment activities are offered to seniors at the St. John Paul II Villas Community Center. Catholic Charities' efforts are supported by a variety of community agencies and partners to bring educational experiences to the residents of St. John Paul II Villas.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

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Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

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Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

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Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead,

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walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Hendry County

Catholic Charities Diocese of Venice, Inc. – Lee, Hendry, and Glades County Administrative Offices

Can help with: Food › | Child Care › | Transportation ›

Address	4235 Michigan Avenue Link, Fort Myers, FL 33916
Phone	Phone: 239-334-4007
Email	eduardo.gloria@catholiccharitiesdov.org
Counties served	Glades, Hendry, Lee

Fax: 239-334-3707

Email: eduardo.gloria@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in Lee, Hendry, and Glades Counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Anti-Human-Trafficking Assistance**

Providing victims of human trafficking professional and compassionate services such as intensive case management, mental health counseling, and transitional housing while they integrate into society.

- **Immigration and Citizenship Services**

Assisting immigrants with family reunification and citizenship services.

- **Positive Youth Development Program**

Empowering at-risk elementary students with academic support services through afternoon tutoring with case management during the school year and enrichment day camp during the summer months.

- **Senior Support Coordination Program**

Offering seniors in-home support through coordination of services such as medical, transportation, groceries, and other needs so that they can safely remain in their homes and live independently.

- **Food Pantries**

Feeding the hungry through food pantries in Fort Myers, Bonita Springs, and Clewiston.

- **Direct Assistance of Baby Supplies**

Aiding families experiencing hardship with baby items such as diapers, bottles, toys, clothing, bedding, strollers, and car seats.

- **Supplemental Nutrition Assistance Program Outreach**

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Guiding clients with applications for food stamps, Medicaid, and other assistance from the State of Florida.

- **Disaster Response and Recovery**

Meeting the needs of the community before, during, and after a disaster.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

Glades Electric Cooperative, Inc. - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.gladeselectric.com/wp-content/uploads/GECT-individual-app.pdf
Email	communications@gladeselectric.com
Counties served	Glades, Hendry, Highlands, Okeechobee

Members of Glades Electric Cooperative have the opportunity to participate in programs that provide funding for worthwhile projects here in Glades, Hendry, Highlands, and Okeechobee Counties. These programs, Operation Round Up© and Operation Round Up Plus, are administered by the Glades Electric Charitable Trust, Inc., a 501(c)(3) non-profit organization.

Applications for Funding

- Individual / Family Application (PDF) – If you're in need of emergency assistance, please email your application to communications@gladeselectric.com and indicate your need for an emergency application review.

Harry Chapin Food Bank of Southwest Florida

Can help with: Food ›

Website	https://harrychapinfoodbank.org/find-food/
Email	childprograms@harrychapinfoodbank.org, fulfill@harrychapinfoodbank.org
Counties served	Charlotte, Collier, Glades, Hendry, Lee

About Us

The Harry Chapin Food Bank is the largest hunger relief network in Southwest Florida, serving Charlotte, Collier, Glades, Hendry and Lee counties.

We rescue, inspect, transport and distribute donated food and other grocery products to more than 150 partner agencies and programs that provide direct services to those in need. They include food pantries, soup kitchens, in-school pantries, mobile pantries, senior programs, homeless shelters, disaster relief agencies and more. The food bank provides food for about 28,000 individuals each week.

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Feeding Children

Throughout Southwest Florida, more than 65% of all public-school aged students are eligible for free or reduced lunches.

Schools, education centers and after-school programming centers are a natural fit for food pantries – they provide an easy-to-access location that parents and students feel comfortable in and visit regularly. While some parents might not be able to visit traditional food pantries because of distribution times or location, in most cases our program distributes food at the end of the day when parents are already at the education center to pick up their children. Locating food pantries in schools and education centers means the program is able to connect children and their families with the healthy food they need during the week and weekend.

In-School Pantry Program

Our In-School Pantry Program follows an evidence-based system that alleviates child hunger through food distribution at carefully selected schools. This nationally acclaimed food distribution model, taken by Feeding America, is designed to provide an accessible source of food assistance to students and their families who are hungry. By locating pantries inside schools, students and their families have easier access to food assistance and feel more comfortable acquiring food assistance in this manner due to familiarity with the site locations.

Harry Chapin Food Bank stocks the in-school pantries with shelf-stable foods such as canned vegetables and meat, cereal, dry pasta, boxed macaroni and cheese, soup, peanut butter, jelly, rice and beans. In addition, the In-school Pantry Program can be supplemented with fresh produce and frozen meat items when available.

Harry’s Helpings

Harry’s Helpings is an innovative feeding program that provides supplemental food kits for families at childcare, early childhood education, and after-school programming centers where traditional food pantry distribution models are not feasible due to space constraints, lack of adequate staffing or other barriers.

Harry’s Helpings also offers assistance to the community at community and service centers, special one-time events, and other non-traditional feeding programs. Harry’s Helpings kits are filled with enough nutritious, shelf-stable food for up to 15 meals for a family of four. They may include canned vegetables and canned meat, cereal, dry pastas, boxed macaroni and cheese, soups and stews, peanut butter, jelly, rice and beans.

In addition, Harry’s Helpings can be supplemented with fresh and frozen items in coordination with partner sites and when available.

For more information about these programs, call (239) 334-7007 or email childprograms@harrychapinfoodbank.org.

Feeding Families

Feeding families is the core of our mission and represents most of our total food distribution throughout our five-county footprint. Our strategic approach involves navigating the fact that sixty percent of our five-county footprint is a food desert. Our strategies incorporate food safety protocols, innovative food procurement methods and an enormous amount of passion that no one should have to go hungry.

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Our Fulfill Mobile Pantry Program directly serves our neighbors who are hungry where people with limited financial resources and transportation may not be able to access food through traditional grocery stores.

Through our Fulfill Mobile Pantries, a truckload of food is transported and distributed in areas of high need to supplement our other hunger-relief programs in our five-county footprint.

Two distribution methods are utilized: a farmer's market-style distribution where those who are food-insecure can choose to take what they need or a drive-thru distribution model, where families receive a pre-packaged food kit filled with shelf-stable foods that is supplemented with fresh produce and frozen protein when it is available.

Our mobile pantries distribute fresh produce, canned and dry goods, frozen meat, bread, grains, and other food items.

For more information on the Fulfill Mobile Pantries program, call 239.334-7007 or email fulfill@harrychapinfoodbank.org.

Our "Fresh Force" Mobile Grocery Experience directly serves those who are food insecure in areas of high need. The mobile market is a one-aisle grocery store, designed to provide healthy, fresh food through a **dignified "shopping" experience** for families and individuals in need.

Our mobile market consists of several different items such as fresh produce, canned and dry goods, frozen meat, bread, grains, dairy, and other food items. Through our "Fresh Force" Mobile Grocery Experience, **Harry Chapin Food Bank transports healthy foods to our neighbors at no cost who live in designated "food deserts" and low-income areas.** We are able to eliminate transportation as a barrier to accessing food by bringing the mobile market directly to families who are hungry.

Feeding Seniors

Senior hunger is a hidden issue in Southwest Florida.

Many seniors on fixed incomes have to make the difficult choice whether to purchase food or buy medicine. Seniors who do not get the nutrition they need are at a higher risk of developing health problems such as diabetes, heart disease and high blood pressure.

Care and Share Senior Feeding Program

The Care and Share Senior Feeding Program supplements the diets of more than 2,200 seniors with low income in Charlotte, Collier and Lee counties with nutritious, easy-to-prepare food.

Eligible seniors aged 55 and over receive kits containing pre-packaged food kits that contain easy-to-prepare meals and shelf-stable fruits, vegetables, proteins, cheeses, and grains. When possible, we supplement the food kits with fresh produce and frozen meat.

Commodity Supplemental Food Program (CSFP)

The Commodity Supplemental Food Program (CSFP) is a federal government program that provides nutritious food to eligible seniors 60 years of age or older with low-incomes. Food boxes are distributed once a month at designated sites in Glades and Hendry counties.

For more information on eligibility and enrollment for Care & Share or CSFP, call (239) 334-7007 or email seniorprograms@harrychapinfoodbank.org.

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Those in need cannot receive food directly from Harry Chapin Food Bank. To receive food, we encourage those seeking food to visit our website and click on the Food Locator to find a Agency Partner or mobile pantry in their area. You can also call us at 239-334-7007 or dial 211, the United Way 211 information hotline, to find the nearest site.

Locations

Fort Myers Distribution Center 3760 Fowler St. Fort Myers, FL 33901

Collier County Center 3940 Prospect Ave. #101 Naples, FL 34104

Contact Info

Phone: (239) 334-7007 Fax: (239) 337-1399 Email: fighthunger@harrychapinfoodbank.org

Website: https://harrychapinfoodbank.org/find-food/

For a **staff directory**, click here.

Hours of operation

Monday – Friday 8 a.m. to 4:30 p.m.

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Hernando County

Catholic Charities Diocese of St. Petersburg, Inc. – Hernando County (Dade City Administrative Offices)

Can help with: Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	37733 Meridian Ave., Dade City, FL 33525
Phone	Phone: (352) 521-1218
Email	aidsministry@ccdosp.org

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

ABOUT US

Catholic Charities celebrated its 75th Anniversary in 2020! For those 75 years, Catholic Charities has worked in the Greater Tampa area providing strategic alliances, advocacy and a broad array of social services designed to support and preserve families and promote self-sufficiency.

The Agency serves all residents of Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties regardless of race, creed, gender, national origin, handicapping condition or socioeconomic status.

PROGRAMS AND SERVICES

- **Shelters of Hope (Housing Services)** Catholic Charities provides over 1,800 units of affordable housing to qualified individuals and families. Provide shelter to over 400 individuals through 5 shelters.
- **We offer housing to:**
- Homeless men and women
- Homeless families
- Homeless veterans
- Female head of households suffering from abuse
- Female head of households with a positive HIV/AIDS diagnosis
- Low-income families
- Elderly adults with limited, fixed incomes
- Migrant farm worker families
- Immigrant families
- **Catholic Charities Family Housing** 12 family-friendly apartment buildings with 419 units throughout Pinellas, Hillsborough, Pasco, and Hernando counties. Three additional buildings (one in Citrus and two in Hillsborough counties) will add an additional 48 units by December 2022.
    - **St. Teresa Apartments**

Twelve (12) one-bedroom efficiency units for individuals (including Veterans). Located in the heart of Brooksville (capital of Hernando County) with access to public transportation, shopping and dining. New roof and other renovations. For Information, call (813) 443-5065.

- **HIV/AIDS Housing Services – Hernando County**

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- **Voucher Program:** HOPWA funded vouchers are available to qualified individuals to pay a portion of the rent at a voucher program eligible rental property. In addition to rent subsidy the program provides a utility allowance. This program is administered through our Tampa office.
- **HIV/AIDS Eligibility requirement:** An individual or at least one immediate family member must have a medical diagnosis of HIV/AIDS, and the individual or family must be homeless, living in a marginal housing situation, at risk of eviction or transitioning from a residential setting.
- **Contact Us:**

Elma Settle, Housing Specialist

Telephone: 813-375-3933

Fax: 813-375-3937

Email: aidsministry@ccdosp.org

Community Food Bank | Feed352

Can help with: Food ›

Address	5259 W Cardinal Street, Homosassa, FL 34446
Phone	Phone: 352-628-3663
Website	https://feed352.org
Email	info@feed352.org
Hours	Hours: Mon - Fri: 6am - 2pm
Counties served	Citrus, Hernando, Sumter

Website: https://feed352.org

Email: info@feed352.org

- **Our Organization**

Founded in 2013, the Community Food Bank (CFB) is a lifeline for individuals and families throughout Citrus, Hernando, and Sumter counties who are facing food insecurity. Our sole purpose is to ensure no one goes hungry. Hunger is hurting our entire community as thousands of young men, women, and senior citizens who have never sought food assistance in the past find they are unable to feed themselves or their families.

The CFB raises funds, collects food, and provides tangible resources to 60+ food pantries, soup kitchens, shelters, senior centers, ministries, and other resource agencies to help them serve individuals and families throughout our community. Our efforts enable area agencies to provide food assistance to more than 70,000 people each month. We’re on track to distribute more than five (5) million pounds of food in 2022.

- **Find Help**

Our agencies consist of food pantries, soup kitchens and shelters that provide food to those in need.

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The Community Food Bank is a centralized operation providing food, support, and resources to the vast network of public service organizations listed below. Our agencies consist of food pantries, soup kitchens and shelters that provide food to those in need.

Find a Food Relief Agency near you: https://feed352.org/food-agencies/

Click the map, then select a location by clicking the icon on the top left bar of the map window and scrolling down the list or just select a point on the map. This will provide you with a name, address, and phone number to a location.

Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future

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government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

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Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

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Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Society of St. Vincent de Paul – Brooksville (Hernando County Conference)

Can help with: Food ›

Address	18810 US Highway 41, Brooksville, FL 34604
Phone	Phone: (352) 796-6606

St. Mary, Our Lady of Sorrows

Emergency Assistance

Emergency assistance is available for most who are in need of help. In Hernando & Citrus counties they can initiate the process by calling the SVDP conference nearest their residence.

Emergency Assistance Procedure

- Client calls the church nearest their residence. They are asked to leave their Name, Phone Number and Type of Assistance Needed.
- The caseworker who receives the data will determine if the individual has been helped previously, when they have been helped and if they reside within the conference's boundary.
- If the client is within the boundaries and they are eligible for assistance, the caseworker will proceed to contact the client to gain further information and set up a time to make a home visit if required otherwise the caseworker will provide the assistance needed.
- If the client is not eligible for assistance a phone call is made to the client to explain why SVDP cannot help. At this time the client is given other referral numbers that may be of help.
- At the time of the home visit if required, the caseworkers (always work in pairs) will get personal & financial information from the client.
- After getting the information the caseworkers may make a decision at that time and inform the client of their decision. If they cannot make a decision at the time of the visit the client will be will be given an estimate of the time when they will be informed of their decision.

Food Pantry

Serving all of Hernando and portions of Pasco & Citrus counties that are within our six conference boundaries

Food Pantry Hours

- Monday – Saturday: 9:00AM - 1:00PM
- Thursday Evening: 6:00PM - 7:00PM

When applying for temporary assistance you must attest that you meet the income eligibility requirements to obtain food and also bring the following documentation.

- Current picture ID or Florida drivers license
- Current proof of residency: Rent / Mortgage, utility or phone bill.
- Social Security Card for every adult and child living in the home.

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Food Pantry Mission

Our St. Vincent de Paul Food Pantry is dedicated to serve Christ's needy without regard to race, color, creed, age, gender, national origin or disability.

Funded by local Catholic Church Food Collections, USDA Food when available, Private Citizens monetary and food donations as well as proceeds from our mostly volunteer operated Thrift Store, we seek to bring temporary relief and comfort to the body and spirit of our neighbors in need.

Society of St. Vincent de Paul – Ridge Manor (Hernando County Conference)

Can help with: Food ›

Address	4142 Treiman Blvd, Ridge Manor, FL 33523
Phone	Phone: (352) 583-2550

St. Anne

Emergency Assistance

Emergency assistance is available for most who are in need of help. In Hernando & Citrus counties they can initiate the process by calling the SVDP conference nearest their residence.

Emergency Assistance Procedure

- Client calls the church nearest their residence. They are asked to leave their Name, Phone Number and Type of Assistance Needed.
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Food Pantry

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Food Pantry Hours

- Monday – Saturday: 9:00AM - 1:00PM

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- Thursday Evening: 6:00PM - 7:00PM

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- Current picture ID or Florida drivers license
- Current proof of residency: Rent / Mortgage, utility or phone bill.
- Social Security Card for every adult and child living in the home.

Food Pantry Mission

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Society of St. Vincent de Paul – Spring Hill (Hernando County Conference)

Can help with: Food ›

Address	5030 Mariner Blvd, Spring Hill, FL 34609
Phone	Phone: (352) 688-0744
Website	http://svdphernando.org/emergencyassistance.php

St. Frances Cabrini

Website: http://svdphernando.org/emergencyassistance.php

Emergency Assistance

Emergency assistance is available for most who are in need of help. In Hernando & Citrus counties they can initiate the process by calling the SVDP conference nearest their residence.

Emergency Assistance Procedure

- Client calls the church nearest their residence. They are asked to leave their Name, Phone Number and Type of Assistance Needed.
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Food Pantry

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- Social Security Card for every adult and child living in the home.

Food Pantry Mission

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Society of St. Vincent de Paul – Spring Hill (Hernando County Conference)

Can help with: Food ›

Address	1107 Commercial Way, Spring Hill, FL 34606
Phone	Phone: (352) 688-9997

St. Theresa

Emergency Assistance

Emergency assistance is available for most who are in need of help. In Hernando & Citrus counties they can initiate the process by calling the SVDP conference nearest their residence.

Emergency Assistance Procedure

- Client calls the church nearest their residence. They are asked to leave their Name, Phone Number and Type of Assistance Needed.
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Society of St. Vincent de Paul – Spring Hill (Hernando County Conference)

Can help with: Food ›

Address	13485 Spring Hill Dr, Spring Hill, FL 34609
Phone	Phone: (352) 686-0663

St. Joan of Arc

Emergency Assistance

Emergency assistance is available for most who are in need of help. In Hernando & Citrus counties they can initiate the process by calling the SVDP conference nearest their residence.

Emergency Assistance Procedure

- Client calls the church nearest their residence. They are asked to leave their Name, Phone Number and Type of Assistance Needed.
- The caseworker who receives the data will determine if the individual has been helped previously, when they have been helped and if they reside within the conference's boundary.
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Highlands County

Ashley Furniture - Furniture Assistance (Beds for Children) – Sebring

Can help with: Furniture ›

Address	1700 US Hwy 27 N, Sebring, FL 33870
Phone	Participating Store Phone: (863) 202-8031
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Venice, Inc. – DeSoto County Administrative Offices

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Transportation › | Debt & Credit ›

Address	1210 East Oak Street, Arcadia, FL 34266
Phone	Phone: 863-494-1068
Email	desotoadmin.assistant@catholiccharitiesdov.org
Counties served	DeSoto, Hardee, Highlands

Fax: 863-222-8697

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Email: desotoadmin.assistant@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in DeSoto, Hardee, and Highlands counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Prevention and Support Services**

DeSoto County residents have historically found it difficult to enjoy decent employment. Catholic Charities helps those facing hardships with assistance with payments for rent, mortgage, and utilities, along with other basic needs for food, transportation, and prescription medications. Education is a primary focus of the Prevention and Support Services and families are provided with resources for other unmet needs such as budgeting, employment opportunities, and guidance with applying for other appropriate services.

- **Immigration and Family Reunification Services**

DeSoto County is home to a large number of migrant families who wish to achieve citizenship or reunite with other family members. For those who are legal permanent residents, renewal of residence and employment documents is critical to their ability to remain productive members of the community. Catholic Charities provides low-cost assistance to individuals and families to help them realize their dreams.

- **Farm Worker Housing**

Casa San Juan Bosco Farm Worker Housing is a Catholic Charities development located in Arcadia that provides quality and affordable homes to area farmworkers and their families. The family-friendly neighborhood features 97 homes, playgrounds, soccer fields, a community garden, and two community centers with a computer lab/library.

- **Education and Enrichment Services**

Education and enrichment activities are offered to both children and adults at the Casa San Juan Bosco Community Center. Catholic Charities' efforts are supported by a group of volunteers who assist children with homework and provide leadership for adult activities such as ESOL classes and Zumba classes. Catholic Charities is proud to partner with a variety of community agencies in bringing educational experiences to the residents of Casa San Juan Bosco.

- **Senior Housing**

St. John Paul II Villas is a Catholic Charities housing development located in Arcadia that provides quality and affordable living for low-income seniors. The neighborhood features 64 units which include 32 one-bedroom and one-bath units and 32 two-bedroom and two-bath units along with a community center equipped with computers and designated areas for socializing and wellness activities.

- **Wellness and Enrichment Services**

Wellness and enrichment activities are offered to seniors at the St. John Paul II Villas Community Center. Catholic Charities' efforts are supported by a variety of community agencies and partners to bring educational experiences to the residents of St. John Paul II Villas.

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CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

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If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

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Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

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3624 Causeway Blvd Tampa, FL 33619

The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

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GED: Tuesdays & Thursdays 8:30am - 1:30pm

For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Glades Electric Cooperative, Inc. - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.gladeselectric.com/wp-content/uploads/GECT-individual-app.pdf
Email	communications@gladeselectric.com
Counties served	Glades, Hendry, Highlands, Okeechobee

Members of Glades Electric Cooperative have the opportunity to participate in programs that provide funding for worthwhile projects here in Glades, Hendry, Highlands, and Okeechobee

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Counties. These programs, Operation Round Up© and Operation Round Up Plus, are administered by the Glades Electric Charitable Trust, Inc., a 501(c)(3) non-profit organization.

Applications for Funding

- Individual / Family Application (PDF) – If you're in need of emergency assistance, please email your application to communications@gladeselectric.com and indicate your need for an emergency application review.

Salvation Army – Trenton FL Service Unit / Sebring Service Center

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill ›

Address	3135 Kenilworth Blvd, Sebring, FL 33870
Phone	Phone: (863) 385-7548

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas

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giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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Hillsborough County

Ashley Furniture - Furniture Assistance (Beds for Children) – Brandon

Can help with: Furniture ›

Address	2615 Vildibill Dr, Brandon, FL 33510
Phone	Participating Store Phone: (813) 654-5955
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Tampa

Can help with: Furniture ›

Address	2915 N Dale Mabry Hwy, Tampa, FL 33607
Phone	Participating Store Phone: (813) 940-3272
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

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Catholic Charities Diocese of St. Petersburg, Inc. – Hillsborough County (Tampa Administrative Offices)

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Debt & Credit ›

Address	2021 E. Busch Blvd., Tampa, FL 33612
Phone	Phone: (813) 631-4370
Website	https://www.ccdosp.org/wp-content/uploads/Riviera_Manor_Brochure.pdf
Email	skennan@ccdosp.org, jvargas@ccdosp.org

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

ABOUT US

Catholic Charities celebrated its 75th Anniversary in 2020! For those 75 years, Catholic Charities has worked in the Greater Tampa area providing strategic alliances, advocacy and a broad array of social services designed to support and preserve families and promote self-sufficiency.

The Agency serves all residents of Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties regardless of race, creed, gender, national origin, handicapping condition or socioeconomic status.

PROGRAMS AND SERVICES

- **Shelters of Hope (Housing Services)** Catholic Charities provides over 1,800 units of affordable housing to qualified individuals and families. Provide shelter to over 400 individuals through 5 shelters.
- **We offer housing to:**
- Homeless men and women
- Homeless families
- Homeless veterans
- Female head of households suffering from abuse
- Female head of households with a positive HIV/AIDS diagnosis
- Low-income families
- Elderly adults with limited, fixed incomes
- Migrant farm worker families
- Immigrant families
- **Catholic Charities Family Housing** 12 family-friendly apartment buildings with 419 units throughout Pinellas, Hillsborough, Pasco, and Hernando counties. Three additional

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buildings (one in Citrus and two in Hillsborough counties) will add an additional 48 units by December 2022.

- **Bella Vista Apartments** Sixteen (16) unit apartment located in Hillsborough County in the heart of Tampa, close to public transportation, shopping and schools. Newly renovated. For information, call (813) 443-5065.
- **La Tierra Verde Apartments** Forty-seven (47) unit apartment consisting of one 3-bedroom and forty-six 2-bedroom units. Located in Tampa. For information, call Suzanne Kennan: (813) 443-5065 or email La Tierra Verde Apts: skennan@ccdosp.org.
- **Las Villas Apartments** Apartment with ten efficiency units located in Ruskin. Newly renovated. Close to transportation, retail shops, food and public transportation. For information, call Judy Vargas at (727) 399-2500 or email Las Villas Apts: jvargas@ccdosp.org.
- **Mercy Oaks** Eighteen apartments – a mix of 3, 2, and1-bedroom apartments located in Tampa. Expected to open later this month or November. For information, contact Suzanne Kennan; Phone: (813) 443-5065; Email Mercy Oaks Apts: skennan@ccdosp.org.
- **Riviera Manor** Twenty-eight (28) 1-3 bedroom apartments located on the Hillsborough River in the City of Tampa, four blocks South of Lowry Zoo. Click here to view the brochure: https://www.ccdosp.org/wp-content/uploads/Riviera_Manor_Brochure.pdf. For information, call (813) 443-5065.
- **The Palms at University** Forty (40) 2 bedroom/2 bath apartments located in Hillsborough County, one mile west of USF. Newly renovated. For information, call (813) 443-5065.

- **Tampa Homeless Shelter (Tampa Hope)**

Permanent homeless shelter for 125 homeless men and women opened on December 13, 2021 in partnership with the City of Tampa after the success of the temporary shelter that opened on March 28, 2021 in response to the COVID-19 crisis. We will eventually house 300 clients as we assist them in transitioning to permanent housing and self-sufficiency. Tampa Hope is a Catholic Charities operated shelter presently serving 125 homeless adults with plans to expand to 325. Our goal is to assist these women and men in achieving permanent housing and self-sufficiency in four months (we will extend this as necessary provided clients are progressing and following the prescribed service plan of action to achieve the end-goal of self-sufficiency). To do so, we provide the following basic assistance in addition to shelter:

- Three meals a day
  - Toiletries (hygiene items)
    - Clothing
    - Access to restrooms, showers and laundry facilities
    - Additionally, case managers and housing specialists help clients navigate services to obtain permanent housing, including basic health and dental care, mental health and substance abuse counseling, employment skills and assistance, education assistance, and more (e.g., financial literacy training).

To learn more or inquire about being admitted to Tampa Hope, call the General Number (Voicemail: 813-333-7269) or an Outreach Specialist (M-F 9a – 4p: 813-394-2881).

- **San Jose Mission**

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122 apartments for low-income farm worker families located in Dover, FL (Hillsborough County).

What we do: San Jose Mission is a residential community composed of 122 rental units that provide housing for low income families involved in the agriculture or aquaculture industries. In addition, Catholic Charities provides counseling, housing counseling, immigration services, life skills education, and case management to the families. Click here to view our program card: https://www.ccdosp.org/wp-content/uploads/San_Jose_Mission_Program_Card.pdf

The Mission also currently hosts a community partnership of health, education, and social services agencies that provide a day care center for 90 children (operated by Redlands Christian Migrant Association); an adult education and literacy program (provided by Hillsborough County Schools); a parish nurse (provided by St. Joseph's/Baptist Hospital).

Catholic Mobile Medical Services, also available to eligible families, provides medical screening and follow-up medical care. It operates under the auspices of the State of Florida Department of Health Volunteer Health Care Provider Program targeting persons with household incomes less than 200% of poverty level and without health care coverage. Click here to read additional information about this program. Click here to view video of our new Medical Clinic modular being constructed!

Who we serve: Only low income families involved in agriculture or aquaculture industries are eligible for the housing component. Child care is limited to migrant farm workers. All other social services/educational agencies have specific eligibility requirements.

Our Service Area: East Hillsborough County

Contact us: Socorro Prisco, Resident Manager Telephone: (813) 707-7416

Fax: 813-707-7417

Email: sprisco@ccdosp.org

Mailing Address:

3204 San Diego Lane

Dover, FL 33527

- **Senior Housing (HUD 202)**

14 apartment buildings with 1,055 units for those 62 or older on a low-fixed income throughout Pinellas, Hillsborough, and Pasco counties. HUD 202 Low-Income Senior Service Housing located in Pasco, Pinellas and Hillsborough Counties. As the Management Agent we are responsible for the upkeep of the facilities, hiring and training of staff, working with the owner board, all accounting procedures, and partnering with HUD to create housing and allowing those we serve to age in place with pride and dignity.

Catholic Charities Community Development Corporation manages fourteen (14) of the Diocesan owned HUD 202 facilities with 1,055 rooms. **Contact Us**

Telephone: 727-893-1313, extension 151

Email: mborregowaterman@ccdosp.org

Mailing Address:

905 S. Prospect Ave.

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Clearwater, FL 33756

- **Financial Assistance – Hillsborough County**
  - **TECO Utility Assistance**

The TECO Share (click on “Share’ to learn more) program is a financial assistance program sponsored by TECO (Tampa Electric). Its goal is to pay basic home energy expenses (electric and gas) for customers who qualify. The assistance provides up to $450 to cover past due energy bills.

Apply here: https://ccdosp.jotform.com/form/202903751738155

- For more information or questions about available financial assistance programs, contact us here: https://ccdosp.jotform.com/form/202113795121142. Your message will be forwarded to the first available Case Manager. You may also call (813) 631-4370 extension 215 (or leave message at the prompt for Financial Assistance).
  - **Catholic Charities FREE Medical Clinics What We Do:**
  - We work with volunteer medical professionals (physicians, nurses and other health and social service professionals) to provide FREE medical care, health promotion, and social services to the rural poor of eastern and southern Hillsborough County, and eastern Pasco County. Our clinics operate under the auspices of the State of Florida Department of Health Volunteer Health Care Provider Program targeting low-income households in need of healthcare coverage.

Who We Serve:

- We provide FREE services to patients who are unable to receive medical services because they are not covered by employer-provided or self-purchased insurance or other programs AND whose household income is below 200% of the Federal poverty level.

Services *

* Primary Medical Care: follow-up & referrals * Acute Medical Care: secondary treatment for short-term illness * Routine Well Woman Exams: Gynecology Exams * Lab Work * Assist Patients Navigate Health Care System * Children’s Physicals and Immunizations * Health Promotion and Disease Prevention * Health Screenings: high blood pressure & diabetes * Vision Screening * Dental referrals

* Not all services are available at each location, please call to confirm.

Contact Information

- Key Contact: Karen Pena, Clinic Administrator
- Telephone: Office: (813) 633-2576 Cell: (727) 338-8916
- Fax: (813) 970-0645
- Mailing Address:

Catholic Charities Free Medical Clinic – La Esperanza 16640 S. U.S. Hwy. 301, Ste. 1, Wimauma, FL 33598

Hillsborough County Clinics:

- **San Jose Mission Free Medical Clinic**

13571 San Juan Diego Way, Dover, FL 33527 | (813) 707-7376

- **La Esperanza Free Medical Clinic**

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16640 S US Hwy 301, Ste 1, Wimauma, FL 33598 | (813) 633-2576

- **Mental Health Services**

Need someone to talk to or to just listen? We are here for you!

Catholic Charities Diocese of St. Petersburg has skilled counselors available to provide tools to assist with the stressors of everyday life. Our counselors are prepared to provide you with the support needed to overcome various life changes.

Our Free Services:

- Free Counseling (In-Person Sessions & Telehealth Sessions)
  - Coping Skills
    - Goal Setting
    - Flexible Schedules

For more information, please call us at (813) 631-4370 or email us at mhservices@ccdosp.org. We are located on 2021 E. Busch Blvd., Tampa, FL, 33612.

Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or

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meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We’re here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

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Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

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If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

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The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

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The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

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Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Manna on Wheels

Can help with: Food ›

Address	2217 Bogaert Rd., Dover, FL. 33527
Phone	(813) 767-5708
Website	https://www.mannaonwheels.org/

Manna on Wheels serves the homeless, families in need of a "hand up" through our food box ministry. Children's Homes, Adult Special Needs homes, disaster relief and oversea missions benefit from what we have been given.

Contact Us

Buddy Bass

Salvation Army – South Hillsborough County Corps

Can help with: Clothing › Food › Child Care ›

Address	7409 US-301, #200, Riverview, FL 33578 Phone: 813-672-8139
Phone	Riverview, FL 33578 Phone: 813-672-8139

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.

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- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – Tampa Adult Rehabilitation Center

Can help with: Housing & Shelter ›

Address	13815 N. Salvation Army Lane, Tampa, FL 33613
Phone	Phone: 813-972-0471
Website	https://gethelp.salvationarmyusa.org/

Website: https://gethelp.salvationarmyusa.org/

Substance Abuse Services

The Salvation Army's Adult Rehabilitation Centers provide spiritual, social and emotional assistance for men who have lost the ability to cope with their problems and provide for themselves. Each center offers residential housing, work, and group and individual therapy, all in a clean, wholesome environment. The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment.

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Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Adult Rehabilitation Centers use a holistic approach to restoring hope

The Salvation Army Adult Rehabilitation Centers have served as beacons of hope to people seeking help for any number of social and life issues, including problems related to substance abuse. Our programs focus on the physical, emotional, and spiritual well-being of the people who choose to participate.

The Salvation Army's Adult Rehabilitation Centers are 180-day residential work-therapy programs providing spiritual, social, and emotional assistance to people who have lost the ability to cope with their problems and provide for themselves.

Eligibility:

The program is generally provided without charge to the participants once the Center staff has determined that the program can appropriately address the needs of the applicant (insurance is not necessary). Other minimum requirements include the following:

- Are adults ages 21-65.
- Pass a drug test and breathalyzer upon arrival.
- Able to perform a work therapy assignment for a maximum of eight hours a day. Schedules can be adjusted to meet the needs of the participants.
- Agree to participate in all program activities, including attending counseling sessions, classes and worship services.

*Requirements may vary based on location.

Salvation Army – Tampa Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1603 N Florida Ave, Tampa, FL 33602
Phone	Phone: (813) 226-0055
Website	https://www.salvationarmyusa.org/usa-southern-territory/florida/tampa-area-command/

Website: https://www.salvationarmyusa.org/usa-southern-territory/florida/tampa-area-command/

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- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent

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housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.

- **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

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- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
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Salvation Army – Tampa Corps

Can help with: Clothing › | Food › | Child Care ›

Address	1100 W Sligh Ave, Tampa, FL 33604
Phone	Phone: 813-549-5285
Website	https://www.salvationarmyusa.org/usa-southern-territory/florida/tampa-area-command/

Website: https://www.salvationarmyusa.org/usa-southern-territory/florida/tampa-area-command/

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Society of St. Vincent de Paul – Hillsborough County, FL

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Transportation ›

Address	12310 N Nebraska Ave, Tampa, FL 33612
Phone	Phone: (813) 876-5841 or (813) 434-0201
Website	http://svdptampa.org/
Email	info@svdpctk.org

We are all about serving our neighbors in need, regardless of race or religious affiliation. When difficult situations arise - a lost job, an illness or unexpected expense - the most basic necessities like food, shelter, medicine, clothing, and transportation can become impossible to afford. Each day there are heartbreaking circumstances right here in our own community, but practical, person-to-person care offered in a respectful and loving way can make a world of difference.

At St Vincent de Paul, we ease an individual or family's initial emergency, then shepherd them into programs that can bring lasting change. Donations made locally are used and distributed throughout Hillsborough County neighborhoods.

How We Help:

http://svdptampa.org/conferences.htm

Financial support services to those in need are administered by church conferences according to geographic parish boundaries. For assistance, please call direct to the SVdP church conference serving your zip code. For zip codes without coverage, please call the community assistance help line at 211 or the SVdP referral line at 813-971-7685.

How do we find those in need?

Calls are received directly or by referrals from friends, parishioners, and Social Service Agencies.

The names and circumstances are kept in strictest confidence.

Church Conferences

SVDP Parish Conferences provide financial assistance for rent, utilities, food, medicine, clothing and other necessities to those in need.

Food Pantries

Food is provided to those in need by volunteer staff.

The St. Vincent de Paul Society provides emergency food to those in need through its food pantries located throughout Hillsborough County.

West Hillsborough Church Conferences and Food Pantries

SVdP Nebraska Avenue (Main) Food Pantry

Website: http://svdptampa.org/f_pantries.htm

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Food Pantry Hours: Mondays, Wednesdays, and Fridays; 8:00-10:00am

Christ the King Conference

821 S Dale Mabry Hwy

Tampa, FL, United States

Fax: (813) 873-2426

Email: info@svdpctk.org

Website: https://svdpctk.org/

ZIP Codes/Areas Served: 33609, 33629

Corpus Christi Conference and Food Pantry

9715 N 56th St

Temple Terrace, FL 33617

Phone: (813) 899-4603 or (813) 988-1593 or (813) 490-8421

Fax: (813) 985-3583

Website: http://www.spiritualhome.org/

ZIP Codes/Areas Served: 33617, 33637

Food Pantry Hours: Saturdays, 9-11 AM

Sacred Heart Conference

509 N. Florida Ave

Tampa, FL 33602

Phone: (813) 229-1595

Fax: (813) 221-2350

Website: https://sacredheartfla.org/

ZIP Codes/Areas Served: 33602, 33603, 33606

St. Joseph Conference and Food Pantry

3012 W Cherry St

Tampa, FL 33607

Phone: (813) 877-5729

Website: https://stjosephchurchtampa.org/

ZIP Codes/Areas Served: 33607

Food Pantry Hours: 2nd & 4th Saturdays of the Month; 10-11:00am

Offers Assistance in English and Spanish

St. Mark Conference and Food Pantry

1924 Cross Creek Blvd

Tampa, FL 33647

Phone: (813) 907-7746

Fax: (813) 907-7556

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Website: http://www.stmarktampa.org/

ZIP Codes/Areas Served: 33647, 33543, 33613 (North Bearss/B.B. Downs)

Food Pantry Hours: Tuesdays, 3:00 - 6:00pm

St. Mary Conference and Food Pantry

15520 N Blvd

Tampa, FL 33613

Phone: (813) 961-1061

Fax: (813) 961-3782

Website: https://stmarytampa.org/

ZIP Codes/Areas Served: 33613,33548,33549,33559 (West of I-275 & B.B. Downs)

Food Pantry Hours: Tuesdays, 10:00 – noon

St. Patrick Conference and Food Pantry

4518 S Manhattan Ave

Tampa, FL 33611

Phone: (813) 839-5337

Fax: (813) 831-2778

Website: http://stpatrickparish.catholicweb.com/

ZIP Codes/Areas Served: 33611, 33616

Food Pantry Hours: By Appointment Only; Call 813-839-5337 x174

St. Paul Conference and Food Pantry

12708 N Dale Mabry Hwy

Tampa, FL 33618

Phone: (813) 961-3023 or (813) 264-3325

Fax: (813) 962-8780

Website: https://stpaulchurch.com/

ZIP Codes/Areas Served: 33618, 33624 (South of Erlich Rd.)

Food Pantry Hours: Mondays & Thursdays, 9:00 - noon

St. Peter Claver Conference and Food Pantry

1203 N Nebraska Ave

Tampa, FL 33602

Phone: (813) 223-7098 or (813) 530-6534

Fax: (813) 223-6520

Website: https://spclavertampa.wixsite.com/spcchurch

ZIP Codes/Areas Served: 33605, 33610

Food Pantry Hours: 2nd & 4th Saturdays of the Month; 8:00 - 9:30am

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St. Timothy Conference

17512 Lakeshore Road

Lutz FL, 33558

Phone: (813) 968-1077 x261

Fax: (813) 961-9429

Website: https://sainttims.org/

ZIP Codes/Areas Served: 33618, 33624, 33625, 33556, 33558 (North of Erlich and South of Co. Line Rd.)

St. Lawrence Parish Conference

5221 N Himes Ave. Tampa, FL 33614 5225 N Himes Ave., Tampa, FL 33614 Phone: (813) 875-4040 Fax: (813) 876-0491 Website: https://stlawrence.org/

ZIP Codes/Areas Served: 33614

East Hillsborough Church Conferences and Food Pantries

Prince of Peace Conference

702 Valley Forge Blvd.

Sun City Center, FL 33573

Phone: (813) 634-2328

Fax: (813) 633-6670

Website: http://www.popcc.org/

ZIP Codes/Areas Served: 33503, 33571, 33573, 33598

Food distribution address for The Society of St. Vincent de Paul - Hillsborough County, FL - East Hillsborough - Prince of Peace Parish Conference: Our Lady of Quadalupe 16650 Hwy 301 South Wimauma, Florida 33598

St. Anne Conference and Food Pantry

106 11th Ave NE

Ruskin, FL 33570

Phone: (813) 645-0304 or (813) 645-1714

Fax: (813) 645-5570

Website: http://www.saintanneruskin.org/

ZIP Codes/Areas Served: 33570, 33572

Food Pantry Hours: Wednesdays, 9:00 – noon

Our Lady of Guadalupe Food Pantry

16650 Hwy 301 South

Wimauma, FL 33598

Phone: (813) 634-2328 (Prince of Peace Conference)

Fax: (813) 633-6670 (Prince of Peace Conference)

ZIP Codes/Areas Served: 33503, 33571, 33573, 33598

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Food Pantry Hours: Saturdays, 9:00 - noon

Nativity Food Pantry

705 E Brandon Blvd

Brandon, FL 33511

Phone: (813) 376-8901

ZIP Codes/Areas Served: 33594, 33596, 33510, 33511

Food Pantry Hours: Thursdays, 1-2:00PM

St. Stephen Conference and Food Pantry

5049 Bell Shoals Rd

Valrico, FL 33596

Phone: (813) 689-4900 or (813) 325-6440

Fax: (813) 689-7492

Website: http://www.ststephencatholic.org/

ZIP Codes/Areas Served: 33511, 33534, 33547, 33569, 33594, 33596

Food Pantry Hours: Fridays, 10:30-12:30

Tampa Electric - Utility Bill Assistance

Can help with: Mortgage & Rent › | Utility Bill ›

Counties served	Hillsborough, Pasco, Pinellas, Polk

- **U.S. Small Business Administration (SBA) – Assistance for Residential and Business**

The SBA encourages anyone who has not applied for a low-interest disaster loan to act right away. Our mission is to help residents and businesses rebuild and resume their normal lives as quickly as possible. This assistance is available to businesses of all sizes, private nonprofits, homeowners, and renters with property damaged by Hurricane Ian. These loans cover many damages not covered by insurance or FEMA. To apply, go to a Disaster Recovery Center, visit DisasterLoanAssistance.sba.gov or call SBA at 800-659-2955. View a list of SBA qualifying counties.

- **Hillsborough County Social Services Assistance**

Attention residents of Hillsborough County/City of Tampa. The R3 Economic Recovery Financial Assistance for Individuals & Families program can help you qualify for up to $750 for past-due utility bills. In addition, you may be eligible for up to $7,500 for past due rent. Please note: Your landlord must register before you apply for rental assistance. Avoid rejection by having your landlord register first.

- **Emergency Rental and Utility Bill Assistance**

Several Florida cities and counties have received additional emergency rental assistance funding through the View this list of cities and counties that include a link to complete an application for rent and utility bill assistance. The application can be submitted by either an

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eligible household or by a landlord on behalf of that eligible household. Funds will be paid directly to landlords and utility service providers.

- **CARES Act Assistance**

Agencies throughout Florida have access to funds to help pay utilities through the federal Coronavirus Aid, Relief and Economic Security or CARES Act. This list provides phone numbers or links to apply for help.

- **211 Network**

211 connects you with trained and supportive professionals who can provide assistance and more information about public and private health and human services.

- **Share**

Share, a TECO program that provides utility bill assistance to qualifying customers. Share is administered by the Salvation Army and the Catholic Charities Diocese of St. Petersburg who qualify customers to participate.

- **LIHEAP**

Low Income Home Energy Assistance Program (LIHEAP) assists low income households in meeting immediate home energy needs. Learn more about eligibility requirements or find your local service center.

- **EHEAP**

The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households, with at least one person age 60 and older, when the households are experiencing a home energy crisis.

- **FEMA - Emergency Food and Shelter Program (EFSP)**

The Emergency Food and Shelter Program was created by Congress to help meet the needs of hungry and homeless people throughout the United States and its territories by allocating federal funds for the provision of food and shelter.

Where to Find Help in Florida

This publication provides an overview of the Florida Public Service Commission and an explanation of assistance available to consumers for utility-related issues. It also includes general information about the state's electric and gas utilities and helpful conservation tips.

TTY for the hearing-impaired

The Customer Care Department is equipped with a TTY device (special text telephone equipment for customers with hearing and/or speech disabilities). Customers requesting this service can call 711 (TTY only).

Special Needs Registry

In addition to Tampa Electric's Medical Watch program, we encourage our special-needs customers to pre-register with their county's response team that provides aid to persons who require special assistance during evacuations and sheltering because of physical, mental or sensory disabilities.

For more information, please call the special-needs registry in your area:

813-272-5900 (Hillsborough County)

863-534-5600 (Polk County)

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727-847-8959 (Pasco County)

727-464-3800 (Pinellas County)

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Holmes County

Catholic Charities of Northwest Florida – Panama City Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	3128 East 11th St., Panama City, FL 32401
Phone	Phone: 850-763-0475
Counties served	Bay, Calhoun, Gulf, Holmes, Jackson, Washington

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

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The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

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Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**
- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

PANHANDLE BRANCH

5709 Industrial Blvd

Milton, FL 32583

(850) 626-1332

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Indian River County

Ashley Furniture - Furniture Assistance (Beds for Children) – Vero Beach

Can help with: Furniture ›

Address	6560 20th St, Vero Beach, FL 32966
Phone	Participating Store Phone: (772) 562-2613
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of the Diocese of Palm Beach, Inc. – Vero Beach - Samaritan Center/Transitional Housing

Can help with: Housing & Shelter › Debt & Credit ›

Address	3650 41st Street, Vero Beach, FL 32967
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/

Phone (Samaritan Center/Transitional Housing): (772) 770-3039

Website: https://www.ccdpb.org/

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

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Established in 1984 as the social service arm of the Palm Beach Diocese, Catholic Charities implements the charitable vision of our Most Reverend Gerald M. Barbarito, Bishop of the Diocese of Palm Beach. That is, to serve and advocate on behalf of those persons who do not have a voice or power to help themselves. Our mission is serving people in need and creating hope in all stages of life.

The services of Catholic Charities are available to all residents of the service area who qualify for the particular program. As the specific needs of the community change and the population rises, the services offered by Catholic Charities also change in response to those needs. Catholic Charities does not discriminate based on a client's religion, nor on any other classification protected under applicable federal, state or local discrimination laws. The agency serves more than 7,000 people in need every year throughout the Diocese of Palm Beach which includes the counties of Palm Beach, St. Lucie, Indian River, Martin and Okeechobee. Catholic Charities currently provides services through 15 programs and ministries.

Our Catholic Charities' mission is rooted in the fundamental belief that every person has the right to be treated with dignity and that every human life is sacred. Integral to our mission and vision are Catholic Charities' core values of Faith, Respect and Service. These values underscore "why, how and what we do" within Catholic Charities. Our recognition that "God is in our midst" when we serve our clients, determines the moral strength of our agency. The time, care, dignity and professionalism that we offer each individual client and each other defines us as an exceptional agency.

PROGRAMS & SERVICES

- **Samaritan Center: Transitional Housing Services**

The Samaritan Center provides transitional housing and guidance to homeless families in Indian River County and prepares them to live independently. The average length of stay is 6-9 months. During their stay, the Samaritan Center partners with resident families to provide a nurturing environment, safe housing, case management, support/educational services, and connection to community resources.

Our resident clients are responsible to do the work leading to independence and self-sufficiency. Families must obtain employment and open a bank account and save 75% of their earnings per the financial stability contract. Required educational opportunities are offered to help residents gain independent living skills. Topics include positive parenting techniques, financial management/ budgeting, health and safety, conflict resolution, and household management. Our Four-Tiered Level Program assists clients in progressively moving forward in their independent living skills development.

The Samaritan Center is guided by a service philosophy that values client choice and promotes resident's integration into the community, as evidenced by our success rate of 75% clients living independent 6 months after exiting the program at Level III or higher.

- **Admissions**

Samaritan Center serves "homeless" families (adults and children who meet the following eligibility and suitability criteria):

- Homeless
  - Resident of Indian River County
    - Families may be intact (2 parents with children) or single parent families, or a pregnant female.

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- Parents must have legal custody or be in a reunification process with the child/ children
- At least one, preferably both, parent(s) must be willing and physically able to work.
- High School Diploma or GED or is required to enroll in IRSC Adult Education

To apply for admissions, potential resident(s) must call Samaritan Center for a telephone interview. The Operations Manager will contact them to discuss the program and take information to determine the basic eligibility. If deemed eligible for assistance, the potential resident(s) will be placed on a waiting list until housing becomes available. Admission is granted on a first-come, first-served basis and is open to families of all faiths. Please view our Client Services web page by clicking on the program's name on the left of this page.

Contact Samaritan Center: (772) 770-3039 | https://www.ccdpb.org/login/contact-us.html

Download our program brochure: https://catholiccharitiesdpborg.presencehost.net/file_download/b05d9fd8-2720-4aac-99a7-b681084eb860

- **Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are not available at the Vero Beach office.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services

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Salvation Army – Vero Beach Corps

Can help with: Clothing › | Food › | Child Care ›

Address	2655 5th St SW, Vero Beach, FL 32962
Phone	Phone: (772) 978-0265
Website	https://verobeach.salvationarmyflorida.org/

Website: https://verobeach.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

St. Vincent de Paul Society of Indian River County

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Furniture ›

Address	1745 14th Ave, Vero Beach, FL 32960
Phone	Phone: (772) 567-6774 For an appointment, call (772) 567-6774 and press option 1.
Website	https://svdpvero.org/
Email	hello@svdpvero.org

Website: https://svdpvero.org/

Email: hello@svdpvero.org

Client Outreach

The Society of St. Vincent de Paul is dedicated to feeding, clothing, housing, and healing individuals and families in our community who have nowhere else to turn for help. As important, SVDP provides meaningful opportunities for volunteers to serve their neighbors in need with love and compassion.

Outreach services are provided to neighbors in need who live in Vero Beach (South of 45th St).

The Outreach Center is open Monday, Wednesday, and Friday, 9:00 am-12:00 pm.

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Social Services

Some of Saint Vincent de Paul Society of Indian River County Outreach Services Include:

St. Vincent de Paul Society of Indian River County is comprised of more than 100 volunteers who have served more than one million families and individuals living in Vero Beach, Florida since 1958, and offers services at no cost to people in need:

- Clothing and food
- Assistance with water and FPL charges (utility bills)
- Assistance with disaster recovery
- Family counseling
- Voice of the Poor advocacy
- Visits to nursing homes and hospitals
- Services and referrals as needed.

SOCIAL SERVICES:

A Florida photo ID and verification of household members are required for the following:

- **Clothing Vouchers:** Vouchers are based on need. Neighbors may receive one voucher to St. Vincent de Paul Thrift Shop. You must apply in person.
- **Furniture Vouchers:** Vouchers are based on need. You must apply in person.
- **Utility Assistance:** Neighbors can apply for assistance, in person, for help with utility bills. You will need to provide your current utility bill and a photo ID. Assistance is based on need.
- **Personal Care items are supplied based on need.** Qualifying residents from the Vero Beach area are eligible to receive services. You will need to show specific documents to determine your eligibility. We will tell you what is required when you meet with one of our counselors in private. A list of other charitable organizations in the community is available at SVDP.

VNA HEALTH SERVICES:

The VNA Bus comes every Wednesday 9-5 pm. It will be parked at 1755 14th Ave, next door to the thrift shop. The VNA representative does complimentary screening to include blood pressure, pulse, and blood sugar for diabetics. Once the schedule is finalized, details will be available here.

OTHER SERVICES:

Additional products, such as sleeping bags, backpacks, and hygiene bags, may also be available to the homeless as donations or funding allow. When available, they are provided to those in need – free of charge.

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Treasure Coast Food Bank

Can help with: Food ›

Website	https://stophunger.org/food-finder/
Email	orderahead@tcfoodbank.org, info@tcfoodbank.org
Counties served	Indian River, Martin, Okeechobee, St. Lucie

Treasure Coast Food Bank supports a network of emergency food assistance programs in Indian River, Martin, St. Lucie, and Okeechobee Counties. If you are in need of food, please contact one of our listed agency partners. For further assistance, contact the Treasure Coast Food Bank Partner Relations Department at 772-489-3034 between the hours of 8:00 am and 5:00 pm, Monday through Friday. You will be directed to the nearest emergency food provider in your area.

For a list of partner emergency food assistance programs sorted by distance from your location, visit https://stophunger.org/food-finder/.

Please register for Emergency Food Assistance here: https://stophunger.org/find-support/. We will review all requests for help. A Benefits Outreach Specialist will contact you. Thank you.

OrderAhead

Concerned your groceries won't make it through the end of the month? OrderAhead is a fast, private & easy way to order free groceries online.

Getting Started

Getting the help you need has never been easier. In three easy steps, you'll be on your way to securing nutritious food for you and your family.

Download PDF Instructions: https://stophunger.org/wp-content/uploads/2024/01/Order-ahead-treasurecoast-food-bank.pdf

STEP 1: SELECT

- Click here to place your order now: https://www.orderahead.org/
- You will be redirected to OrderAhead's website.
- Visit orderahead.org and select your pickup date and location. Use zip code 34947 to find location.
- Before you order…Remember that OrderAhead customers are limited to two orders per month. Please visit our agency locator if you are seeking additional assistance.

STEP 2: CHOOSE

- Shop online and choose from a changing selection of groceries.

STEP 3: CLAIM

- Register or login, check out, and visit the pick-up site to claim your groceries.

Have more questions about OrderAhead?

We're here to help. For questions about how OrderAhead works, feel free to contact our director of client services, Sherry Siegfried **orderahead@tcfoodbank.org**

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Market Fresh on the Move

Market Fresh on the Move is a fully self-contained “roving grocery store on wheels” deployed across identified food desert micro-neighborhoods across Indian River, St. Lucie, Martin and Okeechobee counties, offering convenient access to healthy, fresh food options for food insecure households on the Treasure Coast.

By utilizing data to strategically target know-food deserts, and to identify gaps in existing services and food access points, Market Fresh on the Move is an innovative solution working directly to address hunger on the frontlines across the Treasure Coast.

Stocked like a grocery store, Market Fresh on the Move provides first-quality food products including fresh fruits and vegetables, dairy, eggs, and meat, as well as a variety of dry and canned products. The program accepts cash, credit, or SNAP EBT cards for payment and offers many specials helping neighbors’ dollars go further.

Learn More: https://stophunger.org/program/marketfresh/

Health & Nutrition Outreach

Through a number of collaborative partnerships, TCFB provides direct food assistance, nutrition education, health management, and medical prescreening for chronic illnesses. We manage a Diabetes Awareness Program assisting clients with management of their condition through diet and education.

Learn More: https://stophunger.org/program/snaped/

SNAP-Ed Nutrition Education Program

In partnership with Florida Nutrition Ed, Treasure Coast Food Bank offers nutrition education classes to help SNAP-eligible Florida residents incorporate more nutritious foods into their diet, adopt an active lifestyle, and improve their quality of life. The program provides free nutrition education classes in St. Lucie, Indian River, Martin and Okeechobee counties.

Learn More: https://stophunger.org/program/snaped/

Programs for Kids

Treasure Coast Food Bank offers a variety of programs year-round for children at risk of food insecurity at partnering schools and community centers.

- **School Pantry Program** – Provides a variety of shelf-stable food directly to children and families in need. This is a progression of the Backpack Program by serving the whole family, rather than just one child.
- **Summer Meals Program** – Ensures that children in low- income areas receive nutritious meals during the summer months when they do not have access to free or reduced meals through their school’s free or reduced meal program. Learn More: https://stophunger.org/program/summer-meals-program/
- **After School Meals Program** – A nationally sponsored partnership program to provide free, nutritious meals and snacks to low-income children through a variety of community locations where children already congregate in safe, after-school environments.
- **Happy Baby Diaper Bank** – Provides diapers and other essential items for babies and toddlers to families in need through a collaborative partnership with organizations serving parents and infants in Southeast Florida.

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- **Teen Pantry Program** – Impacts the lives of young adults by providing personal hygiene items to middle through high school aged adolescents, as well as appetite fulfilling breakfast and snack items.
- **Farm 2 School** – Through a partnership with the St. Lucie County School District, Treasure Coast Food Bank stores and transports farm-fresh offerings to all St. Lucie County students in each of St. Lucie County's 42 public schools.
- **BackPack Program** – Provides children from low-income families with nutritious, easy-to-prepare food to take home on weekends and holidays when they don't have access to free and reduced lunch at school.

Programs for Seniors

Treasure Coast Food Bank programs focus on the improvement of our older neighbors' overall health and nutritional well-being.

- **Commodity Supplemental Food Program (CSFP)** – This program aims to improve the health and nutritional well-being of elderly individuals, 60 years and older, who are vulnerable to malnutrition and are income eligible.
- **Healthy Options Program for the Elderly (H.O.P.E.)** – Working with community partners such as public housing, senior centers, and medical clinics, this program provides 30+ pound boxes of shelf-stable food as a supplement to our senior population.
- **Senior Mobile Pantry Program** – Weekly community distributions throughout the Treasure Coast providing 60+ pounds of nutritious food and other essentials to seniors.
- **Veterans' Outreach** – This initiative targets homeless veterans in our four-county area by providing them with boxes packed at our Distribution Center. In those boxes are nutritious food items suitable for outdoor living as well as sunscreen, shampoo, and conditioner.

Job Training Programs

Treasure Coast Food Bank's job training programs support self-sufficiency, address the root causes of hunger, and provide job readiness opportunities for unemployed or underemployed individuals interested in entering growing career fields.

We actively offer programs in culinary training, supply chain management, CDL certifications, hospitality, and barista training.

All programs include life skills training and professional preparedness training, which encompass resume writing, interview skills, and soft skills training alongside industry standardized courses.

Eligible individuals who qualify can attend our courses free of charge.

See available programs and learn more: https://stophunger.org/umbrella/job-training-programs/

Benefits Outreach Program

Our Benefits Outreach team reaches out to eligible low-income people who are not currently participating in SNAP, Medicaid, Florida Kid Care, and TANF and shares information about the benefits of the program to help them make an informed participation decision. The program also includes nutrition education, health & wellness workshops, economic mobility presentations, senior programs, child nutrition programs, and more. It provides individuals

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and families with the tools they need to achieve independence, health, and financial stability and is available in English, Spanish, and Creole.

Learn More: https://stophunger.org/program/snaped/

Whole Child Connection Program

Whole Child Connection is designed to provide a simple, straight-forward way to connect local families with the help that they need. It is available to all Martin County children and their families, ensuring anonymity while giving them access to a wide range of community services. The goal is to help families lead a healthier, more fulfilling life.

Learn More: https://stophunger.org/program/whole-child-connection/

Contact Treasure Coast Food Bank

401 Angle Rd. Ft. Pierce, FL 34947 Phone: 772.489.3034

Fax: 772.489.5673

Email: info@tcfoodbank.org

Website: https://stophunger.org/

United Against Poverty

Can help with: Food ›

Website	https://unitedagainstpoverty.org/
Counties served	Indian River, St. Lucie

https://unitedagainstpoverty.org/ United Against Poverty is a registered 501c3 nonprofit with campuses in Indian River County, Orlando, and St. Lucie County Florida. Our mission is to serve those in poverty by providing crisis care, case management, transformative education, food and household subsidy, employment training and active referrals to other collaborative social service providers.

Emergency Food assistance

Our Member Share Grocery Program is a dignified food and household assistance program that allows members to select the nutritious food items they choose.

Here’s how it works:

Qualified Families who are living in the 200% or below Federal Poverty Level must fill out an application. Upon qualification, they receive a free Member Card. Once they are given a card, they can select any food or household product they may need for their households. This provides the basic needs, the variety and the nutritious food needed for them and their families. Our Program Members contribute a nominal handling fee per item, to cover costs of picking up donations. This contribution gives them dignity and empowerment to engage in the life changing transformational programs we offer at UP. Any proceeds from those contributions are directed back into the support of facilitating our life changing programs.

Member Share Grocery Program Hours of Operation

Monday: 9 a.m. – 6 p.m.

Tuesday: 9 a.m. – 6 p.m.

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Wednesday: 9 a.m. – 6 p.m.

Thursday: 9 a.m. – 6 p.m.

Friday: 9 a.m. – 6 p.m.

Saturday: 9 a.m. – 6 p.m.

Sunday: 11 a.m. – 6 p.m.

Qualified members can save up to 70% of their household food and product budget.

Membership is free. *Check below to see if your household qualifies to be part of this nonprofit grocery program.

Household Size Annual Household Income At/Below

1 $27,180

2 $36,620

3 $46,060

4 $55,500

*For households with more than 4 people, add $8,960 for each additional person.

English Form: https://unitedagainstpoverty.org/campus/st-lucie/

Spanish Form: https://unitedagainstpoverty.org/campus/st-lucie/

Contact

UP St. Lucie
2520 Orange Avenue
Fort Pierce, FL 34947
772-468-8543

UP Orlando
150 W Michigan St
Orlando, FL 32806
(407) 650-0774

UP Indian River (North)
1400 27th Street
Vero Beach, FL 32960
772-564-9365

UP Indian River (South)
1050 Old Dixie Highway SW
Vero Beach, FL 32962
772-564-9365

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Jackson County

Catholic Charities of Northwest Florida – Panama City Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	3128 East 11th St., Panama City, FL 32401
Phone	Phone: 850-763-0475
Counties served	Bay, Calhoun, Gulf, Holmes, Jackson, Washington

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

© 2026 Florida Council on Compulsive Gambling, Inc. All rights reserved.

Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Jefferson County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Lafayette County

Catholic Charities Lake City

Can help with: Food › Mortgage & Rent ›

Address	553 NW Railroad Street, Lake City, FL 32055
Phone	Phone: 386-754-9180
Website	https://www.catholiccharitieslakecity.org/
Email	suzanne@catholiccharitieslakecity.org, Suzanne@CatholicCharitiesLakeCity.org
Counties served	Columbia, Hamilton, Lafayette, Suwannee, Union

Fax: 386-754-5325 Email: suzanne@catholiccharitieslakecity.org

Facebook: https://www.facebook.com/catholiccharitieslc

Administrative Hours: Monday – Friday, 7:30am to 3:30pm

ABOUT US

For more than 22 years, Catholic Charities Lake City has served the local communities of Columbia, Suwannee, Hamilton, Lafayette, and Union counties with charity rooted in compassion. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, disaster relief, and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES:

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** Our Emergency Assistance Program is recognized and leads the way as the go to agency for one stop shop! We assist with helping families prior to becoming homeless as well as when they become behind on a potential utility, rent or mortgage payment. In addition, our Stellar Food Pantry is open 5 days a week sunny, rainy, hot, or cold from 7:30am to 11:30am Monday – Friday. We assist all our financial clients with a friendly, experienced case manager to assist with the initial assessment and together working a personalized case plan with his family for self sufficiency – providing referrals and connecting with other agencies as we all partner together for the greater good of our clients. Our service area is vast and wide to the Hamilton, Suwannee, Lafayette, Union, and Columbia counties. Four of the five are food deserts, and all five of these counties have NO PUBLIC transportation at all. Please email Suzanne@CatholicCharitiesLakeCity.org for more information.
- **FOOD PANTRY: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
  - **Catholic Charities Food Pantry** The Catholic Charities Lake City team has operated a food pantry located at our office for decades. We offer food staples such as:
    - Mac & cheese

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        - Canned tuna or canned chicken
        - Juice boxes Peanut butter (no glass)
        - Rice & dried beans
        - Pasta & spaghetti sauce
        - Dry cereal
        - Canned veggies
        - Canned soups
        - Any Pop-Top foods
        - Low sodium items

We also distribute non-food items such as:

- Diapers (all sizes)
    - Toilet paper
        - Toothpaste (small tubes)
        - Toothbrushes
        - Quart, Gallon size zip lock storage bags
        - 18 qt. trash bags

Please visit our Facebook page for the most up-to-date hours and any changes during the holiday season. For other questions, please contact Suzanne Edwards at Suzanne@CatholicCharitiesLakeCity.com.

- **FOOD PANTRY INFORMATION & HOURS**

Catholic Charities Lake City

553 NW Railroad Street

Lake City, FL 32055

Monday-Friday 7:30am - 11:30am

Phone: 386-755-5683

- **Feed-A-Family Mobile Outreach Program** Our Feed-A-Family Mobile Outreach program serves five counties in Florida, none of which have public transportation. We use our refrigerated truck to bring fresh groceries to rural areas where people have no ability to get to our Food Pantry. We provide canned food, fresh produce, dairy, meats, bread, and pastries to those in need. Please look out for Feed-A-Family Mobile Outreach announcements, which are posted 2 weeks prior to our events on our Facebook page.
    - **Partner Food Pantries**

If you are struggling with food insecurity, check out our food pantry hours or visit one of our 60 partner locations throughout Columbia, Hamilton, Suwanee, and Union counties.

County	Name	Physical Address	City	Phone Number
Columbia	Bethlehem United Methodist	712 SW Bethlehem Ave	Fort White	386-856-1826
Columbia	Catholic Charities	553 NW Railroad Street	Lake City	386-754-9180
Columbia	Christian Service Center	421 NW Washington St.	Lake City	386-755-1770
Columbia	Evangel Deliverance Miracle	256 NW Carol Place	Lake City	386-365-8424
Columbia	LuLu Baptist Church	160 SE Gillen Terrace	LuLu	904-703-9567
Columbia	Olivet Missionary Baptist Church	541 NE Davis Avenue	Lake City	386-752-1990
Columbia	Partners of HOPE	217 SW Dyal Avenue	Lake City	386-867-0628

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Columbia	Trinity UMC	310 NE Martin Luther King S	Lake City	386-752-3701
Columbia	Word in Power	5888 NW US Highway 41	Lake City	386-984-8607
Columbia	Young Marines of NCF	464 SW Amiel Ct.	Fort White	386-867-1380
Hamilton	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Hamilton	New Bethel AME Church	604 SW 6th St.	Jasper	386-855-1997
Suwannee	African Baptist Church	502 Walker Ave. SW	Live Oak	386-362-8860
Suwannee	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Suwannee	Evergreen Baptist Church	2509 224th St.	Lake City	386-628-1692
Suwannee	First Baptist Church	401 W. Howard St.	Live Oak	904-412-1811
Suwannee	Mt. Gilead Baptist Church	18305 56th St.	Live Oak	386-209-4252
Suwannee	O'Brien Baptist Church	9544 E CR 349	O'Brien	386-288-3768
Suwannee	Power For Living	22880 SR 247	Lake City	386-365-2862
Suwannee	San Juan Catholic Mission	304 Plant Avenue SE	Branford	386-935-2632
Suwannee	St. Francis Xavier Catholic	928 Howard St. East	Live Oak	386-364-1108
Suwannee	St. Luke's Episcopal Church	1391 11th St. SW	Live Oak	386-362-1837
Suwannee	Wellborn Church of God	3330 E. US Highway 90	Wellborn	386-963-4988
Suwannee	Wellborn United Methodist	12005 CR. 137	Wellborn	386-963-2324
Union	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Union	Old Providence Baptist Church	9316 NW CR 245	Lake Butler	386-755-1648

- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON** The Catholic Charities Lake City team begins planning holiday assistance events for both Thanksgiving & Christmas in late fall. We are blessed that many businesses – as well as all Columbia County public schools and some private schools – participate in canned food drives to support this initiative beginning in early October in conjunction with fall festivals & homecomings. These canned goods are collected, sorted and packaged for families struggling to make ends meet. Our team also places gift cards in each bag for a choice of meat. In 2021, we distributed 550 Thanksgiving baskets and vouchers. In December, our elves work to garner support of our Christmas Angel tree program for families facing hardship. This initiative is also completely privately funded. Applications for these programs will be available on our website (https://www.catholiccharitieslakecity.org/holiday-assistance) and on our Facebook page in October.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we

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Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child's backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.
  - For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

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Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry
- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.

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- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Lake County

Arnette House Inc.

Can help with: Housing & Shelter ›

Website	https://arnettehouse.org/
Counties served	Lake, Marion

Goals

- To keep families together by helping them earlier, before kids are out of control.
- To strengthen the family unit before kids end up in delinquency or foster care.
- Arnette House is the “front end” of the Juvenile Justice System (the key is prevention and early intervention).
- Residential Services
- Arnette House provides Emergency Shelter services for youth ages 10 – 17 who are runaways, lock-outs, abandoned, homeless, truant or experiencing parent/child conflict. The Emergency Shelter provides basic living needs for up to 20 clients with additional emergency beds. We serve approximately 360 children each year.
- **Children In Need of Services/Families In Need of Services (CINS/FINS)**

This is a prevention program administered by the Department of Juvenile Justice that provides assistance to parents whose children are ungovernable, runaway or truant. The youth is provided a structured living environment while receiving individual and family counseling. This program not only prevents the child from becoming involved in the Juvenile Justice system but prevents a possible abusive situation in a dysfunctional family.

- **Domestic Violence and Juvenile Probation Respite**

These Department of Juvenile Justice Programs are an alternative to secure detention. Parents can choose to have their child receive services in the Emergency Shelter in lieu of secure detention, providing the family with counseling needed to alleviate violence in the home.

- **Short term Foster Care**

Arnette House provides emergency shelter for foster children who are in need of placement whether they have just been removed from an abusive situation or have been moved from previous foster care placements.

- **The emergency shelter offers:**
- A safe haven for eligible kids, 24 hours a day, seven days a week
- Structured daily living programs employing positive behavior modification techniques
- Behavioral counseling
- Life skills groups to promote responsibility and independence
- Substance abuse prevention services
- Family reunification services and case management
- Activities such as arts, crafts, and music to promote positive youth development
- Health care coordination services to ensure access to medical treatment
- Outdoor recreational program including a Challenge Course

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- Non-Residential Family Crisis Intervention Counseling
- Master's Level Counselors provide counseling both on and off our main campus to help youth ages 6-17 and their families resolve crisis situations and stay together. This may include opening lines of communication, teaching effective conflict resolution skills, or reducing high-risk behaviors.
- Assist families in opening lines of communication
- Teach families effective conflict resolution skills
- Reduce high-risk antisocial behaviors
- Link families with needed community resources
- Teach effective parenting skills\
- **Project Safe Place**
- Runaways and kids in trouble can get help fast by entering any business or public building displaying the "Yellow and Black" Safe Place sign.
- Locations are public buildings, businesses, community and social services agencies
- Sites in Marion and Lake Counties
- **Other Services**
- Group Therapy for issues such as anger management and bullying
- Parenting classes
- Case Management
- Outreach and Prevention Services in local schools
- Information and Referral Services
- Aftercare support and follow-up
- **Emergency Youth Shelter** Available 24 hours a day, 7 days a week. 2310 NE 24th Street (Map) Ocala, FL 34470 Phone: (352) 622.6135 | Fax: (352) 622.2049

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Lazarus Dental Clinic (DENTAL ASSISTANCE ONLY)

Can help with: Medical & Dental ›

Address	1321 Sunshine Ave, Leesburg, FL 34748
Phone	Phone: 352-787-6354, Ext. 276
Website	https://cflcc.org/css/lazarus-dental-clinic

Who We Are

Catholic Charities of Central Florida provides quality medical and dental care, free of cost, at several clinic locations in the Central Florida area. To be eligible, individuals must be uninsured and living at or below 200% of the Federal Poverty Level (https://aspe.hhs.gov/2021-poverty-guidelines). Volunteer health care professionals provide primary and specialty medical care and dental services in a caring environment under a "medical home" model. Adult primary care is provided at all locations. Pediatric care and other specialties vary by location. We partner with laboratories, diagnostic facilities, hospitals, and treatment centers to connect patients with low-cost options for these additional types of services. Administrative support is provided by numerous clerical volunteers. **This location offers dental care only.**

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Each clinic is operated in partnership with local parishes and under the medical and dental guidance of volunteer directors. Our clinics have a silver rating from the NAFC Quality Standards Program (https://www.nafcclinics.org/content/NAFC-launches-membership-quality-standards).

By appointment only. To schedule an appointment, please call (352) 787-6354 (x276).

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – St. Luke Medical & Dental Clinic (MEDICAL AND DENTAL ASSISTANCE ONLY)

Can help with: Medical & Dental ›

Address	722 S Grove St, Eustis, FL 32726
Phone	Phone: 352-602-4640
Website	https://cflcc.org/css/st-luke-medical-dental-clinic

Who We Are

Catholic Charities of Central Florida provides quality medical and dental care, free of cost, at several clinic locations in the Central Florida area. To be eligible, individuals must be uninsured and living at or below 200% of the Federal Poverty Level (https://aspe.hhs.gov/2021-poverty-guidelines). Volunteer health care professionals provide primary and specialty medical care and dental services in a caring environment under a “medical home” model. Adult primary care is provided at all locations. Pediatric care and other specialties vary by location. We partner with laboratories, diagnostic facilities, hospitals, and treatment centers to connect patients with low-cost options for these additional types of services. Administrative support is provided by numerous clerical volunteers. **This location offers medical and dental care.**

Each clinic is operated in partnership with local parishes and under the medical and dental guidance of volunteer directors. Our clinics have a silver rating from the NAFC Quality Standards Program (https://www.nafcclinics.org/content/NAFC-launches-membership-quality-standards).

By appointment only. Evening hours available. To schedule an appointment, please call (352) 602-4640.

City of Leesburg - Utility Bill Assistance

Can help with: Utility Bill ›

Phone	Christian Care Center, 352-314-8733 Lake Community Action Agency, 352-787-1156
Website	https://www.leesburgflorida.gov/my_city/departments/finance/index.php

On October 1991 the City of Leesburg created the Citizens Utility Relief Effort (C.U.R.E.) to assist utility customers who are unable to pay their bill. The general purpose for granting this assistance states that the fund may be used in the event of loss of employment or an unexpected illness or injury.

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The administering agencies are:

The guidelines set the criteria for extending assistance and limit access to these funds to $100 during a 12 month period. The agencies administering the fund are required to obtain proof of who the individual is and documentation of the circumstances surrounding the need.

City Of Leesburg Utility Voucher Program Eligibility Guidelines

- Person (s) with low income that for some reason is/are unable to pay his/her utility bill for a particular month.
- Families without a job, but looking for one.
- No earnings due to illness.
- Single parent having financial difficulty.
- Any other case where circumstances have made it impossible to pay the utility bill because of a crisis, etc. There must be proof of these circumstances.
- $100.00 maximum voucher per twelve month period
- Only residential customers may become eligible.
- Voucher may not be used for utility deposit.

Documentation:

- Client must have identification:
  - Social security card
  - Driver’s license (if they drive)
  - or other ID.
- Delinquent utility bill.
- Proof of income, if not working:
- A card from Job Services, if looking for a job.
- If on welfare, proof of monthly payments.

Salvation Army – Leesburg Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	2605 South St, Leesburg, FL 34748
Phone	Phone: 352-365-0079
Website	http://www.salvationarmyleesburg.com/

Website: http://www.salvationarmyleesburg.com/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use

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these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.

- **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate

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feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged

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adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than 200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's 2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

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Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Society of St. Vincent de Paul Orlando (Lake County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Transportation › | Furniture ›

Address	352-589-2603, 218 Ocklawaha Avenue Eustis, FL 32726
Phone	Helpline 407.889.4706 352-589-2603
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief

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- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Lake County St Vincent de Paul conferences are:

ST. MARY OF THE LAKES - EUSTIS

ST. TIMOTHY - LADY LAKE

352-753-1455

1351 Paige Place, Lady Lake, FL 32159

Sumter Electric Cooperative, Inc - Utility Bill Assistance

Can help with: Utility Bill ›

Counties served	Citrus, Lake, Marion, Sumter

It’s easy to apply for assistance. Social service agencies typically request a copy of a disconnect notice to provide bill payment assistance but SECO has asked the agencies who receive Pennies from Heaven funding to waive the requirement and allow the member to email, text or mail a screenshot from their online account in SmartHub on SECOEnergy.com. The screenshot must show the account number, service address and past due balance. Residential assistance is limited to $250 per member.

Call, email or text Florida 2-1-1 to inquire about agencies that receive SECO Energy Angel Funds for member bill payment assistance. Funds are contributed quarterly to United Way chapters in Citrus, Lake/Sumter and Marion Counties.

Angel Fund distributions are provided by the SECO Energy Pennies from Heaven Program. Members enrolled in Pennies from Heaven agree to round up their monthly bill up to the nearest dollar. The extra pennies are donated to support Angel Fund allocations by social service agencies for bill payment assistance. These pennies also allow SECO to provide support to worthy causes in our service area.

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Lee County

Ashley Furniture - Furniture Assistance (Beds for Children) – Ft. Myers

Can help with: Furniture ›

Address	9951 Interstate Commerce Dr, Fort Myers, FL 33913
Phone	Participating Store Phone: (239) 561-9866
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Venice, Inc. – Lee, Hendry, and Glades County Administrative Offices

Can help with: Food › | Child Care › | Transportation ›

Address	4235 Michigan Avenue Link, Fort Myers, FL 33916
Phone	Phone: 239-334-4007
Email	eduardo.gloria@catholiccharitiesdov.org
Counties served	Glades, Hendry, Lee

Fax: 239-334-3707

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Email: eduardo.gloria@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in Lee, Hendry, and Glades Counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Anti-Human-Trafficking Assistance**

Providing victims of human trafficking professional and compassionate services such as intensive case management, mental health counseling, and transitional housing while they integrate into society.

- **Immigration and Citizenship Services**

Assisting immigrants with family reunification and citizenship services.

- **Positive Youth Development Program**

Empowering at-risk elementary students with academic support services through afternoon tutoring with case management during the school year and enrichment day camp during the summer months.

- **Senior Support Coordination Program**

Offering seniors in-home support through coordination of services such as medical, transportation, groceries, and other needs so that they can safely remain in their homes and live independently.

- **Food Pantries**

Feeding the hungry through food pantries in Fort Myers, Bonita Springs, and Clewiston.

- **Direct Assistance of Baby Supplies**

Aiding families experiencing hardship with baby items such as diapers, bottles, toys, clothing, bedding, strollers, and car seats.

- **Supplemental Nutrition Assistance Program Outreach**

Guiding clients with applications for food stamps, Medicaid, and other assistance from the State of Florida.

- **Disaster Response and Recovery**

Meeting the needs of the community before, during, and after a disaster.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

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Harry Chapin Food Bank of Southwest Florida

Can help with: Food ›

Website	https://harrychapinfoodbank.org/find-food/
Email	childprograms@harrychapinfoodbank.org, fulfill@harrychapinfoodbank.org
Counties served	Charlotte, Collier, Glades, Hendry, Lee

About Us

The Harry Chapin Food Bank is the largest hunger relief network in Southwest Florida, serving Charlotte, Collier, Glades, Hendry and Lee counties.

We rescue, inspect, transport and distribute donated food and other grocery products to more than 150 partner agencies and programs that provide direct services to those in need. They include food pantries, soup kitchens, in-school pantries, mobile pantries, senior programs, homeless shelters, disaster relief agencies and more. The food bank provides food for about 28,000 individuals each week.

Feeding Children

Throughout Southwest Florida, more than 65% of all public-school aged students are eligible for free or reduced lunches.

Schools, education centers and after-school programming centers are a natural fit for food pantries – they provide an easy-to-access location that parents and students feel comfortable in and visit regularly. While some parents might not be able to visit traditional food pantries because of distribution times or location, in most cases our program distributes food at the end of the day when parents are already at the education center to pick up their children. Locating food pantries in schools and education centers means the program is able to connect children and their families with the healthy food they need during the week and weekend.

In-School Pantry Program

Our In-School Pantry Program follows an evidence-based system that alleviates child hunger through food distribution at carefully selected schools. This nationally acclaimed food distribution model, taken by Feeding America, is designed to provide an accessible source of food assistance to students and their families who are hungry. By locating pantries inside schools, students and their families have easier access to food assistance and feel more comfortable acquiring food assistance in this manner due to familiarity with the site locations.

Harry Chapin Food Bank stocks the in-school pantries with shelf-stable foods such as canned vegetables and meat, cereal, dry pasta, boxed macaroni and cheese, soup, peanut butter, jelly, rice and beans. In addition, the In-school Pantry Program can be supplemented with fresh produce and frozen meat items when available.

Harry’s Helpings

Harry’s Helpings is an innovative feeding program that provides supplemental food kits for families at childcare, early childhood education, and after-school programming centers where traditional food pantry distribution models are not feasible due to space constraints, lack of adequate staffing or other barriers.

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Harry's Helpings also offers assistance to the community at community and service centers, special one-time events, and other non-traditional feeding programs. Harry's Helpings kits are filled with enough nutritious, shelf-stable food for up to 15 meals for a family of four. They may include canned vegetables and canned meat, cereal, dry pastas, boxed macaroni and cheese, soups and stews, peanut butter, jelly, rice and beans.

In addition, Harry's Helpings can be supplemented with fresh and frozen items in coordination with partner sites and when available.

For more information about these programs, call (239) 334-7007 or email childprograms@harrychapinfoodbank.org.

Feeding Families

Feeding families is the core of our mission and represents most of our total food distribution throughout our five-county footprint. Our strategic approach involves navigating the fact that sixty percent of our five-county footprint is a food desert. Our strategies incorporate food safety protocols, innovative food procurement methods and an enormous amount of passion that no one should have to go hungry.

Our Fulfill Mobile Pantry Program directly serves our neighbors who are hungry where people with limited financial resources and transportation may not be able to access food through traditional grocery stores.

Through our Fulfill Mobile Pantries, a truckload of food is transported and distributed in areas of high need to supplement our other hunger-relief programs in our five-county footprint.

Two distribution methods are utilized: a farmer's market-style distribution where those who are food-insecure can choose to take what they need or a drive-thru distribution model, where families receive a pre-packaged food kit filled with shelf-stable foods that is supplemented with fresh produce and frozen protein when it is available.

Our mobile pantries distribute fresh produce, canned and dry goods, frozen meat, bread, grains, and other food items.

For more information on the Fulfill Mobile Pantries program, call 239.334-7007 or email fulfill@harrychapinfoodbank.org.

Our "Fresh Force" Mobile Grocery Experience directly serves those who are food insecure in areas of high need. The mobile market is a one-aisle grocery store, designed to provide healthy, fresh food through a **dignified "shopping" experience** for families and individuals in need.

Our mobile market consists of several different items such as fresh produce, canned and dry goods, frozen meat, bread, grains, dairy, and other food items. Through our "Fresh Force" Mobile Grocery Experience, **Harry Chapin Food Bank transports healthy foods to our neighbors at no cost who live in designated "food deserts" and low-income areas.** We are able to eliminate transportation as a barrier to accessing food by bringing the mobile market directly to families who are hungry.

Feeding Seniors

Senior hunger is a hidden issue in Southwest Florida.

Many seniors on fixed incomes have to make the difficult choice whether to purchase food or buy medicine. Seniors who do not get the nutrition they need are at a higher risk of developing health problems such as diabetes, heart disease and high blood pressure.

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Care and Share Senior Feeding Program

The Care and Share Senior Feeding Program supplements the diets of more than 2,200 seniors with low income in Charlotte, Collier and Lee counties with nutritious, easy-to-prepare food.

Eligible seniors aged 55 and over receive kits containing pre-packaged food kits that contain easy-to-prepare meals and shelf-stable fruits, vegetables, proteins, cheeses, and grains. When possible, we supplement the food kits with fresh produce and frozen meat.

Commodity Supplemental Food Program (CSFP)

The Commodity Supplemental Food Program (CSFP) is a federal government program that provides nutritious food to eligible seniors 60 years of age or older with low-incomes. Food boxes are distributed once a month at designated sites in Glades and Hendry counties.

For more information on eligibility and enrollment for Care & Share or CSFP, call (239) 334-7007 or email seniorprograms@harrychapinfoodbank.org.

Those in need cannot receive food directly from Harry Chapin Food Bank. To receive food, we encourage those seeking food to visit our website and click on the Food Locator to find a Agency Partner or mobile pantry in their area. You can also call us at 239-334-7007 or dial 211, the United Way 211 information hotline, to find the nearest site.

Locations

Fort Myers Distribution Center 3760 Fowler St. Fort Myers, FL 33901

Collier County Center 3940 Prospect Ave. #101 Naples, FL 34104

Contact Info

Phone: (239) 334-7007 Fax: (239) 337-1399 Email: fighthunger@harrychapinfoodbank.org

Website: https://harrychapinfoodbank.org/find-food/

For a **staff directory**, click here.

Hours of operation

Monday – Friday 8 a.m. to 4:30 p.m.

Salvation Army – Bonita Springs Mission Station

Can help with: Food › | Utility Bill ›

Address	26820 Old 41 Rd, Bonita Springs, FL 34135
Phone	Phone: 239-948-5200
Website	https://fortmyers.salvationarmyflorida.org/

Website: https://fortmyers.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services

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provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Salvation Army – Ft. Myers Corps / Ft. Myers Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	10291 McGregor Blvd, Fort Myers, FL 33919
Phone	Phone: 239-278-1551
Website	https://fortmyers.salvationarmyflorida.org/

Website: https://fortmyers.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide

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educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.

- **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal

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food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul Resurrection Conference (Lee County Conference)

Can help with: Clothing › | Food › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Website	http://www.svdpthriftcapecoral.org/

Society of St. Vincent de Paul Resurrection Conference 8051 Cypress Lake Dr. Fort Myers, FL 33919 239-600-6749

St Vincent DePaul Society

Members of the Society of St. Vincent de Paul (or Vincentians) are men and women who strive to grow spiritually by offering person to person service to individuals in need. Our members come from all backgrounds, but all of us are blessed with an awareness that our blessings (time, talent, and treasure) are to be sharing with our brothers and sisters in need.

The Society of St. Vincent de Paul offers tangible assistance to those in need on a person to person basis. It is this personalized involvement that makes the work of the Society unique. This aid may take the form of intervention, consultation or often through direct dollar or in-kind service. An essential precept of the Society's work is to provide help while conscientiously maintaining the confidentiality and dignity of those who are served. The Society recognizes that it must assume, also, a role of advocacy for those who are

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defenseless and voiceless. Some 12,000,000 persons are helped annually by Vincentians in the United States.

St. Vincent de Paul Society is deeply honored to serve God's poor. We are grateful for the kindness shown to us by Msgr. McNamara and the parish staff. SVDP sees families here at Resurrection of Tuesdays and Thursdays. We make home visits as needed.

The needs of the poor are overwhelming! We offer prayer when meeting those in need. We assist with prescriptions, rental assistance, FPL, and water bills. We provide food, diapers, personal care items. Our thrift shop provides clothing and furniture. We work with the homeless to provide temporary shelter to give them a hand up to a better life.

- **Society of St. Vincent De Paul Thrift Store** Visit http://www.svdpthriftcapecoral.org for more information on the organization; on DISCOUNT DAYS for seniors, veterans, and everybody; and more. Phone numbers: 239-573-0217, 239-573-0229.

ST. VINCENT DEPAUL SOCIETY EMERGENCY ASSISTANCE PROGRAM

If you are in need of assistance, please call 239-600-6749 for an appointment. Our hours of operation are: Tuesdays and Thursdays by appointment only.

The St Vincent de Paul Society provides emergency assistance to individuals and families in need. Assistance is provided for utility bills, prescription drugs, clothing and other emergency needs as funds are available. Clients are generally eligible for assistance on an as needed basis, following an interview with a SVDP representative (Vincentian). The society also maintains a small food pantry and emergency food is also provided on an as needed basis as long as supplies are available. **Financial Assistance Eligibility** There are eight St. Vincent de Paul Conferences in Lee County. The Church of the Resurrection Conference provides assistance for those who reside within the following boundaries (view a map at https://www.resurrectionch.org/st-vincent-depaul-society):

- Northern Boundary: Cape Coral bridge eastward on College Parkway to US 41: continue north along US 41 to Crystal and then east to Metro Parkway.
- Eastern Boundary: Begin where Cystal intersects with Metro Parkway; follow Metro Parkway south to its imaginary intersect with Alico Road.
- Southern Boundary: Begin where Alico intersects with the imaginary intersect with Metro Parkway then west along Alico Road to the imaginary extension of Bass Road.
- Western Boundary: Cape Coral Bridge south to Griffen Blvd., east to McGregor, north to A&W Bulb Road then south to Gladiolus, east to Bass Road and south on Bass Road to Alico Road.

Food Assistance Eligibility The St. Vincent de Paul Society is staffed 100% by volunteers, your neighbors from within the Church boundaries. We are anxious to assist you with your immediate emergency needs. On some occasions we may be able to refer you to other community agencies if we are unable to provide help. You are encouraged to contact the United Way phone number for Lee Country 211. They may be able to refer you to other community agencies who may be able to assist you. **Office Hours** The Society is open Tuesday and Thursday by appointment only for food and/or problem assistance. We are located at the Resurrection Church Parish Center. Please call 239-600-6749 for an appointment. An appointment is necessary. For clients who wish to discuss their needs, our phone number is 239-600-6749. **Documentation Requirements** Clients requesting assistance should have or bring a photo ID and a copy of their current utility bill, drug prescription or other documents that relate to the nature of their request for assistance.

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Society of St. Vincent de Paul St. Andrew Conference (Lee County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Furniture ›

Address	2628 Del Prado Blvd. S., Cape Coral, FL 33904
Website	https://www.standrewrcc.org/svdp
Email	capesvdp@gmail.com

St. Andrew Catholic Church

Help Line: 239-772-3543 Website: https://www.standrewrcc.org/svdp

Facebook: https://www.facebook.com/SaintVincentdePaulCapeCoralFlorida

Email: capesvdp@gmail.com

HOW CAN I GET HELP?

Any request for assistance begins with a call to our Help Line at (239) 772-3543. If no one is in the office, leave us a message with your name, address, and phone number where we may contact you. For more details regarding our assistance process, click here (https://www.standrewrcc.org/svdp). You can also see a list of our Frequently Asked Questions (FAQ) by clicking here (https://www.standrewrcc.org/svdpfaq).

All requests for assistance begin with a call to our Help Line at (239) 772-3543.

Todas las solicitudes de asistencia comienzan con una llamada a nuestra Línea de Ayuda al (239) 772-3543.

- Our Help Line and office is staffed by a limited number of volunteer Vincentians, so you may have to leave us a message on our answering service.
  - It is extremely important that when you leave a message to **speak slowly and clearly**, leaving your name, address, phone number, and brief description of the type of assistance you are requesting.
    - We will be unable to call you back if we cannot understand your message
    - Tenemos algunos voluntarios que hablan Español, para que puedas dejar tu mensaje en Español.
- A Vincentian worker will call you back, usually the next business day, and take some preliminary information from you including:
  - Confirming basic information such as name, address, phone number, email address, ID number/type, birthdate, and ethnicity
    - A summary of your household income and expenses
    - A list of all people living in your household along with dates of birth and relationships
    - Utility account information if requesting utility assistance
    - A detailed description of what you are requesting and why
    - **All of this information is confidential and is protected in our encrypted, digital neighbor database**.

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- The Vincentian will then make an appointment with you for a home visit so we can further assess your needs. If, as in the case of the pandemic, a home visit is not possible, all information will be taken over the phone or by meeting outside in your driveway.
- If the Vincentian has enough information to assess your need, he or she will let you know; otherwise, they may have to call you back or visit you later if they need to validate information or contact a utility company on your behalf. **Assistance is granted based on the best judgment of the Vincentian working with you; there is no appeal process and assistance is never guaranteed**.
  - **UTILITIES**: Note that we can only pay past due amounts; how much we can pay—**if any**—depends on your circumstances and on ours. Additionally, **the utility account must be in your name**. We cannot pay past due amounts on third-party accounts. Finally, **we are unable to pay utility deposits**; this is your responsibility.
    - If the Vincentian decides he or she needs additional guidance, they will consult our Conference leadership and get back to you as soon as possible. Same day service is not always possible.

Neighbors requesting assistance are reminded that the St. Vincent de Paul Society provides a **hand-up**, **not** a hand-out. Be prepared to work with the Vincentian in discussing what actions you will take to resolve your situation moving forward.

Society of St. Vincent de Paul St. Francis Xavier - St. Therese Conference (Lee County Conference)

Can help with: Clothing › | Food › | Utility Bill › | Medical & Dental › | Transportation › | Furniture ›

Address	2073 Lafayette Street, Fort Myers, FL 33901
Website	https://stfrancisfm.org/st-vincent-de-paul/
Email	svdpsfxc@gmail.com

239-334-9225

svdpsfxc@gmail.com

OUR MISSION The Society of St. Vincent de Paul is a Catholic outreach organization of St. Francis Xavier and St. Therese Catholic Churches. We are an equal opportunity provider whose primary mission is to provide fresh food and financial assistance to needy families. SVDP is located at 2073 Lafayette Street in downtown Fort Myers at the intersection of Lafayette Street and Grand Avenue.

FOOD PANTRY OPERATIONS

Our Food Pantry is open on every Friday from 9:00 a.m. until 11:00 a.m. Clients should park in the grass field east of Grand Avenue. Each client will be given a number to identify their place in the food pantry line.

Handicap service begins at 10:00 a.m. This is a convenience and safety policy as food truck delivery and unloading takes place earlier in the day. Handicap clients receive the same food as everyone else. They are served outside the front of the pantry and are issued a special handicap food card.

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FINANCIAL ASSISTANCE

Our office is open every Thursday from 9:00 a.m. to 11:00 a.m. for financial assistance. Clients must complete the Client Record Form and provide supporting documents to go through a screening process. Eligible clients must reside within the St. Francis Xavier Parish boundary, west of Ortiz and north of Carrell or within the St. Therese Parish boundary in North Fort Myers. Clients do not have to be members of the parishes.

SVDP expects to handle up to 35 interview screenings each Thursday morning. Screenings are on a first come, first serve basis. We do not provide, deposit, rent, mortgage and out of state transportation assistance. Download and print the Client Record Form: https://uploads.weconnect.com/mce/1c6637a8f2e1f75e06ff9984894d6bd16a3a36a9/Client%20Record%20Form%20V2.2.pdf

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Society of St. Vincent de Paul – Our Lady of the Light Conference (Lee County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Furniture ›

Address	19680 Cypress View Drive, Fort Myers, Florida 33967
Phone	Phone: (239) 690-6685 Call: 239-690-6685
Website	https://ololsvdp.org/

Our Lady of the Light Conference

Website: https://ololsvdp.org/

Need Help? Contact Us for Assistance

Please read all the information below before calling our office for assistance.

Our office is staffed Monday–Friday between 8:00am and 10:00am. If you are calling while we are helping another client or when we at not in the office, please leave a message:

- Speak slowly and clearly
- Spell your name for us
- Leave your telephone number
- Give us your address and zip code
- Give us a brief description of your situation and your need e.g., food, rent/mortgage, utilities, medications and the approximate dollar value.

You will receive a call back during business hours that day or the next weekday morning.

Our Service Area

The Saint Vincent de Paul Conference at Our Lady of Light Catholic Community provides assistance for people residing in our geographical boundaries:

- Alico Road South to Coconut Road
- Gulf of Mexico East including Estero and San Carlos Park (Excluding Fort Myers Beach)
- Support can be provided to members of Our Lady of Light parish living outside the geographical boundaries of the parish.

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Our Services

- **Food:** Sometimes a family cannot consistently put food on the table. The Food Pantry at Our Lady of Light Conference provides both fresh and non-perishable food and household items to our neighbors in need. Food is available every two weeks.
- **Rent/Mortgage:** We must verify the status of the account prior to providing help. If we can assist you, we make payments directly to the owner/agent only.
  - **For Rental:** You need to provide a copy of a bona fide lease or rental agreement that must contain the following:
    - The name, address and telephone number of the landlord/agent
  - **For Mortgage:** You need to provide the following:
    - The mortgage account number
    - The name, address and telephone number of the owner/agent
- **Utilities (Electric & Water):** For help with your electric and/or water bills, please contact us AFTER your final notice, but BEFORE shutoff. We make payments directly to the utility company. Please note the following:
  - We do not pay deposits for utilities
  - Provide the account number and the name of the account holder
  - We do not normally pay telephone bills. Rare exceptions are made for medical reasons.
- **Prescription Medications:** If you are unable to pay for medically necessary prescriptions, we need the following information:
  - Your name and birthdate
  - The name of the medication
  - The name, address and telephone number of the pharmacy you use
  - Whether you can pick up the prescription or will need it delivered
- **Clothing, Furniture, Other Household Goods:** The Our Lady of Light Conference of the Society of Saint Vincent de Paul has implemented a voucher system to allow community members in need to shop at several thrift stores in the local area.
  - **Our Lady of Light Thrift Store** 24600 S. Tamiami Trail Bonita Springs, FL 34134 239-992-1576
  - **Saint Vincent de Paul Thrift Store** 2023 Del Prado Blvd South Cape Coral, FL 33990 239-573-0217
- "**Step Forward" Assistance:** The "Step Forward" Assistance Program has been developed to provide additional assistance to support families/ individuals who seek to improve their current situation and want to move economically forward. It is intended to help provide sustained change to individuals/ families who demonstrate the ability and capacity to stand on their own after additional assistance. Taking specific steps to help improve their current living situation, they move towards a more stable and sustainable living environment and life.

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St. Cecilia’s Conference of the Society of St. Vincent de Paul (Lee County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Furniture ›

Website	https://saintcecilias.org/st-vincent-depaul-society/
Hours	Hours: Tuesdays from 1-3 p.m.

St. Cecilia’s Conference of the Society of St. Vincent de Paul 5632 Sunrise Drive Fort Myers, FL 33919 239-936-3635 https://saintcecilias.org/st-vincent-depaul-society/

SVdP at SCCC

Members of the Society of St. Vincent de Paul (or Vincentians) are men and women who strive to grow spiritually by offering person to person service to individuals in need. Our Society exist and help those in need by your donations only.

If you are interested in more information or volunteering for St. Cecilia’s Conference of the Society of St. Vincent de Paul, please call 239-936-3635 ext. 133 and someone will contact you.

Our Service Center is opened on Mondays and Thursdays from 1 to 2 p.m. If you need assistance, and cannot come in on Mondays or Thursdays, please call 239-936-3635 ext. 133 and someone will return your call to make an appointment.

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Leon County

Ashley Furniture - Furniture Assistance (Beds for Children) – Tallahassee

Can help with: Furniture ›

Address	1190 Capital Cir SE, Tallahassee, FL 32301
Phone	Participating Store Phone: (850) 878-3095
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf

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County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

City of Tallahassee Utilities - Utility Bill Assistance

Can help with: Mortgage & Rent › | Utility Bill ›

Website	https://www.talgov.com/Main/News/5960

Financial Assistance

- Deposit Deferrals and Installments - When establishing new services, customers may be allowed to waive or defer the deposit or schedule installments on their utility bill.
- Direct Emergency Assistance Program (DEAP) - Leon County provides eligible individuals or families with financial assistance for rent/mortgage, utilities, and home fuel to avoid disruption in a household living circumstance.
- Home Energy Assistance Programs and LIHEAP - The Capital Area Community Action Agency provides bill payment assistance, emergency bill assistance and weatherization services.
- Payment Assistance for Seniors - Elder Care Services offers payment assistance to eligible senior citizens who are in need of help.

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- Project Share is a contribution-based program that helps qualifying customers pay their utility bill.
- Salvation Army Payment Assistance - Eligible customers can receive a one-time payment assistance from the Salvation Army.
- Weatherization Assistance Program - provides assistance to qualified customers that will make their homes more resistant to the weather-related elements that can cause higher bills.
- Weather Relief Assistance Program (WRAP) - is a payment assistance program for any utility customer who would like to defer up to 25% of their bill to the following month due to unusually extreme weather patterns. This program has ended for the season. Please check back again soon.

ECHO - The Furniture Bank of Tallahassee

Can help with: Furniture ›

Website	https://echotlh.org/furniture/
Hours	Office Hours:

548 East Bradford Road Tallahassee, Florida 32303 Phone: (850) 224-ECHO (3246) Fax: (850) 224-3267

Website: https://echotlh.org/furniture/

- **Monday-Thursday: 9:00am-12:00noon (walk-ins welcome) and 1:00pm-5:00pm (by appointment only)**
  - **Friday: 9:00am-12:00pm**

The Furniture Bank of Tallahassee provides gently-used furniture at no charge to those in need and is the only free source of furniture in Leon County.

ECHO's free furniture program has been a critical component of the wide range of services provided. Initially considered as one of several forms of assistance provided to our Emergency Resources Program clients, the **Furniture Bank of Tallahassee (FBT)** now operates as a standalone program in the ECHO suite of solutions and has recently established its own presence as an unduplicated resource in the community. From emergency cases of fire and flood destruction, to furnishing our Family Services Program and Rapid Rehousing clients' homes as they move to permanent residences, FBT remains the only free source of furniture in Tallahassee. Housed in a centrally-located warehouse in Tallahassee, FBT also partners with our peer human services agencies to receive and distribute gently-used donated items through a collaborative referral network.

Through FBT, we serve:

- Families/Individuals recovering from flood or fire
- Formerly homeless clients moving into from transitional housing into their own home
- Families fostering or adopting through Florida Department of Children & Families who do not have required furniture
- Elderly/Disabled client requiring furniture for medical need or movement into long-term or assisted living housing
- Veterans in a rapid re-housing program

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Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.
  - Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.

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- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.
  - For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

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Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry
- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.

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    - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
    - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
    - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
    - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
    - Benefits of Mobile Pantry
        - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
        - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
        - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
        - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Salvation Army – Tallahassee Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	2410 Allen Rd, Tallahassee, FL 32312
Phone	Phone: 850-222-0304
Website	https://tallahassee.salvationarmyflorida.org/

Website: https://tallahassee.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Society of St. Vincent de Paul District Council of Pensacola-Tallahassee

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation › | Furniture ›

Address	900 West Tennessee St., Tallahassee, FL 32304
Phone	Phone: (850) 222-9630
Website	https://cocathedral.com/

The Society of St. Vincent de Paul - Leon County, FL - Co-Cathedral of St. Thomas Moore Conference

Website: https://cocathedral.com/

ABOUT US

The Society of St. Vincent de Paul got its start in Pensacola in 1933. Today the Council of Pensacola-Tallahassee has 6 conferences in Pensacola, 3 conferences in the Niceville and Panama City areas and 2 conferences in Tallahassee. In the spring of 2012, a new youth conference was formed at Pensacola Catholic High School.

The Society of St. Vincent de Paul offers tangible assistance to the poor. This aid may take the form of intervention, advocacy, consultation or direct financial aid. A unique feature of the Society of SVDP is its commitment to “home visit” those who ask for our help. By visiting the poor in their homes, we offer a listening ear and friendship. This allows us to ascertain other family needs that a family may not have expressly sought.

St. Vincent can provide social services and emergency aid. This includes clothing and furniture, help with food, prevent homelessness by assisting with paying rent or utility bills, provide free or discounted transportation, and the charity can assist in many other ways. While funds are limited and can fluctuate throughout the year, they take on challenges of all types, and do what they can to help the people of Leon and nearby counties.

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Levy County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Debt & Credit ›

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

Catholic Charities Diocese of St. Augustine – Catholic Charities Gainesville

Fax: 386-754-5325

Facebook: https://www.facebook.com/CatholicCharitiesGainesville Office Hours: Monday – Friday: 9:00am – 4:30pm

ABOUT US

For more than 46 years, Catholic Charities Gainesville has served the local communities of Alachua, Bradford, Dixie, Gilchrist, and Levy counties with charitable services. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, poverty reduction and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
  - The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.
  - We work with each client individually to create a spending plan and build smart financial habits to help achieve their goals and overcome their obstacles, all while offering education on the cycle of poverty and its impact on communities.
    - **Part 1: Financial Fitness** This four-week course is designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.

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- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

- **EMERGENCY ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
  - Our Emergency Assistance Program (EA) is a recognized and proven way to prevent homelessness in Gainesville and surrounding counties. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - Our food pantry currently provides about 850 pounds of food per week, serving more than 1,000 people per month. Families struggling to make ends meet can visit our pantry once per month. We provide food packages nutritionally balanced to meet the needs of each family or individual, including specialized foods for those who have diabetes as well as bags for homeless clients that take into consideration a person's ability to cook.
  - Our agency also offers limited financial assistance to help with rent, mortgages, utilities, and prescriptions. In 2020, we provided more than 809 individuals in need with financial assistance through support from community partners like United Way of North Central Florida.

For more information contact Sabrina Miller smiller@ccgnv.org 352-372-0294, Ext. 438

- **ENGLISH AS A SECOND LANGUAGE (ESOL): HELPING THOSE LEARNING TO SPEAK ENGLISH AS A SECOND LANGUAGE**
- Through our English as a Second Language (ESOL) program, we provide learning resources to those who are not native English speakers.
- Our English Language Literacy Program is designed to help anyone who is looking to learn or improve their skills in English comprehension and usage. Our small and personal classroom environment is designed to meet multi-level needs and understanding of the English language. Our twice weekly classes are taught by Certified ESL instructors with over twelve years of experience.

For more information contact Pat Rayos prayos@ccgnv.org 352-372-0294, Ext. 421

- **HOPWA AND ELIGIBILITY: CONNECTING THOSE IN NEED WITH HOUSING ASSISTANCE**
- Catholic Charities Gainesville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the U.S. Department of Housing and Urban Development.
- Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:
- Case Management
- Referrals
- Group Counseling
- Caregiver Services

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For more information or see if you qualify, please contact Susan Frizzell sfrizzell@ccgnv.org 352-372-0294, ext. 427

- **RURAL MOBILE OUTREACH: DISTRIBUTING FOOD TO THOSE LIVING IN RURAL AREAS IN OUR FIVE-COUNTY SERVICE AREA**
- Our Rural Mobile Outreach program provides basic necessities to those in rural areas who are struggling. Most often, these are children and the elderly. Without reliable transportation to visit us for assistance, these individuals and families would have no way to get the help they need. Instead, we bring support directly to them, providing food, toiletries, school supplies and more to keep them on their feet.
- The Mobile Outreach Clinic has partnered with Catholic Charities of Gainesville to further extend it's mission and outreach to other communities including Micanopy and Hawthorne through the Rural Mobile Outreach Program. They will be serving these areas on a rotating basis every Tuesday of the month. Please contact them at (352)273-5329 for more information or to schedule an appointment! See https://www.catholiccharitiesgainesville.org/news for schedule details.

For more information, contact John Harris at Jharris@ccgnv.org or 352-372-0294, ext. 435

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack program is a relief program that provides meals to children who don’t have reliable access to food during the weekends and rely on their weekday lunches from school. Our program strives to provide more than 700 children each week with the food they need to stay healthy, happy and successful in the classroom. On average, it costs about $6 to feed a child over the weekend.
- We welcome the community’s support for this program and accept donations of nutritious and kid-friendly food during the school year. The following are some of our most urgently needed items:
- Canned meat: tuna, chicken, vienna sausage
- Canned goods: fruit, ravioli, vegetables, beans, soup, chili w/ beans
- Juice boxes
- Macaroni & cheese
- Pudding & Jell-O packs
- Snack crackers
- Raisins
- Applesauce
- Fruit Chews
- The foods above were recommended by local nutritionists and food pantries as “kid-friendly” nutritious food items that are easy for a child to carry (no glass please). The “Wish list” is provided to help guide your search for food. However, these are ONLY suggestions. We WILL accept other food not included on this list.

For more information contact Courtland Conner at cconner@ccgnv.org 352-372-0294, Ext. 436

- **ADOPTIONS & PREGNANCY ASSISTANCE: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**

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- Catholic Charities Gainesville provides services designed to help preserve and protect the life of the child, provide care for women and their children, and to assist in the building of families through adoption.
- The program provides multiple services including:
- Life-affirming pregnancy counseling to clients that may include education and referrals
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child
- Post-legal adoption services including lifetime counseling to the birth mother as needed and search assistance as requested by any member of the adoption triad
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are needed
- Adoption education to the community

Please visit the Caring Choices website or call (866) 901-9647 for more information.

Society of St. Vincent de Paul – St. Augustine (Levy County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill ›

Phone	Phone: (352) 493-9723
Email	matthewbarber1980@gmail.com
Hours	Hours: 10 a.m.-2 p.m. (Thurs.)

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

“No work of Charity is foreign to the Society”, so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Gainesville District Council (Levy County Conference)

St. John the Evangelist Conference

Matthew W. Barber; Email: matthewbarber1980@gmail.com

4050 NW Hwy 27 Alt S

Chiefland, 32626

Fax: (352) 493-9724

Services: Limited financial assistance and provides limited food, clothing and household items.

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Areas served: Parish/Dixie County

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Liberty County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
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Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Madison County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

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If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.
Phone: 850-562-3033 Fax: 850-562-6176

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Manatee County

Catholic Charities Diocese of Venice, Inc. – Sarasota and Manatee County Administrative Offices

Can help with: Cash › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Child Care ›

Address	5055 North Tamiami Trail, Sarasota, FL 34234
Phone	Phone: 941-355-4680
Email	joan.pierse@catholiccharitiesdov.org
Counties served	Manatee, Sarasota

Fax: 941-359-8374

Email: joan.pierse@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in Sarasota and Manatee counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Early Learning Education**

St. Martha's Early Learning Center of Catholic Charities offers the Creative Curriculum for Preschool Program where children are encouraged to explore science, math, reading, writing, art, technology, and music through indoor and outdoor learning centers. The development of fine and gross motor skills and the enhancement of social and emotional skills also are part of the learning experience. Students engage in monthly field trips, nutrition activities, and summer camp. The center received a 4.5 Star Rating from the Early Learning Coalition Look for the Stars Program.

- **Senior Services**

Catholic Charities offers Senior Services to residents living in Villa San Marcos in Venice and Holy Cross Manor I and II in Palmetto. Seniors receive ongoing case management and support to help them remain active and healthy.

- **Affordable Housing**

Catholic Charities provides two affordable housing complexes in Sarasota called St. Dominic Manor and St. Monica Residence for low-income families and individuals. A residence for a needy veteran and his or her family also is available through Catholic Charities at the Veterans House.

- **Financial Assistance**

Catholic Charities provides Financial Assistance to people who are in an economic crisis which can be solved with short-term help. One-time assistance can be given for past-due

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mortgage, rent, utilities, and security deposits, or the cost of car repair, medical bills, relocation fees, or prescriptions.

- **Immigration Services**

Catholic Charities is accredited by the Board of Immigration Appeals (BIA) to provide affordable and quality Immigration Services. BIA certified counselors help clients with application preparation, support documentation, and referral services. Immigration Services include assistance in reuniting separated families, permanent residency adjustment, work authorization, consular processing, and United States citizenship.

- **Refugee Services**

Refugees resettling into the community can receive assistance through Refugee Services at Catholic Charities with coordination of sponsors and starting a new life. Refugees also are connected with prospective employers and matched to appropriate job opportunities to help them achieve self-sufficiency.

- **Shelter and Services for Homeless Families**

Our Mother’s House of Catholic Charities offers a two-year residential program for mothers and children who are at risk of becoming homeless. The program provides on-site child care and ensures that the mothers and children receive the services they need to lead independent lives through education, vocational training, and personal growth.

The Catholic Charities Family Haven is an emergency shelter for families with children who are homeless. Families also receive case management services and transitional housing to assist them with the goal of becoming permanently housed.

- **HIV/AIDS Services**

Bethesda House of Catholic Charities provides compassionate support services for persons living with HIV/AIDS disease. Services include a nutrition center, clothing bank, laundry, and shower facilities along with support groups, counseling, case management, transportation assistance, job referral, and training, linking to medical services, and financial assistance.

Casa San Jose of Catholic Charities is an all-male residential facility that offers housing to individuals who are at risk of becoming homeless. Residents work to obtain optimal living standards and have access to the services available at Bethesda House.

- **Professional Counseling**

Licensed therapists at the Catholic Charities Counseling Center offer individual, couple, and family counseling. The program focuses on the mental health needs of the client such as relief from depression, anger, conflict, loss and transition, trauma, abuse, substance abuse, anxiety, aging, or self-esteem issues. Catholic Charities accepts insurance and operates on a sliding-fee scale.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

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Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

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Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

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The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

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For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Harvest House

Can help with: Housing & Shelter ›

Phone	Call/Text Jaohnna for Assistance: (206) 420-9734 Call/Text Jaohnna for Assistance: (206) 420-9734
Website	https://harvesthousecenters.org/harvest-house-2/
Email	info@harvesthousecenters.com
Counties served	Manatee, Sarasota

Vision

To ignite a revolution, compelling individuals to live beyond fear into their best life, fulfilling their destiny. Participants will move from fear and anxiety to confidence and freedom. We want to be the last transitional center an individual or family enters.

Model

Becoming the standard for serving members of our community who are working to rebuild their lives. We believe that affordable and supportive housing programs improve economic status, revitalize neighborhoods, and stabilize lives.

- **Affordable Rentals**

Sarasota & Manatee Counties

Low-Income Households

Harvest House currently rents out 25 affordable rentals to low-income households. Many of these units are inhabited by former clients who worked hard to end the cycle of homelessness in their family.

- **Sober Living**

Sarasota County

Eligible participants are graduates of the Freedom program

Participants accepted to this program sign a program agreement and pay an affordable program fee that includes housing, utilities, and access to the Harvest Food Pantry. They also maintain access to the supportive services of the Freedom Recovery program, including the life-skills classes, support groups, and our loving community.

- **Transitional Housing**

Stay up to 90 days

- No Cost
- Transitional housing beds are currently available for young men and women ages 18-24 who are in need of a safe haven.
- **New Heights**

New Heights is a Long-term Transitional Living Program for Homeless & At-Risk Youth.

One of the biggest barriers for homeless and at-risk youth is a lack of financial resources, therefore, services for New Heights participants are completely free including living space, utilities, and access to the Harvest Food Pantry. One of the first activities the Case Manager

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will do with clients is to help them to create and maintain a monthly budget. Instead of paying rent, participants are expected to pay into an escrow account on the first of each month to simulate the practice of rent paying. The amount is determined by their budget; for some, it is $50 and others, up to $500. Upon exiting the program, clients leave with money saved and with the budgeting skills to maintain stability.

Participants sign 6-month or 1-year leases

- No Cost
- New Heights is the premier long-term transitional living program for young men and women. Instead of paying for rent, utilities, and services, clients are expedited to make timely payments to an escrow account in their name an investment in their own future.

Mailing Address:

3650 17th Street Sarasota, FL 34235

For new client intakes, please contact us for the appropriate meeting location.

Office Phone Number:

941-953-3154

Office Email:

info@harvesthousecenters.com

Salvation Army – Bradenton Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1204 Tamiami Trail, Bradenton, FL 34205
Phone	Phone: 941-755-3248
Website	http://www.salvationarmybradenton.com/

Website: http://www.salvationarmybradenton.com/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and

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alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul – Ss. Peter and Paul the Apostles Conference – Bradenton, FL (Manatee County Conference)

Can help with: Food › | Utility Bill › | Transportation ›

Phone	If you are in need of these services please call(941)794-1328
Website	https://www.svdp-bradenton.org/
Email	svdpaul7@gmail.com

Ss. Peter and Paul the Apostles Conference 2850 75th Street W. Bradenton, FL 34209 Phone:(941)794-1328 FAX:(941)567-4044 Email: svdpaul7@gmail.com

Services we provide

UTILITY BILL ASSISTANCE

Every week we pay electric and water companies in Manatee County to keep the service going and sometimes to restore the service. We are able to assist our neighbors by paying utilities bills that are past due on Final Notice or have been shut off.

Saint Vincent de Paul helped over 2700 families last year alone. We believe no one in Manatee County should be without electricity or water. All of this is done with volunteers who put in over 4,000 hours of work each year.

GAS AND TRANSPORTATION ASSISTANCE

Gas vouchers are given to the clients so they may transport their children to school, themselves to work and/or job interviews, and medical appointments.

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FOOD ASSISTANCE

Saint Vincent de Paul provides emergency food bags for those in need. We provide non-perishable food items, toiletries and paper goods which have been donated. We also partner with the Food Bank of Manatee to supplement our non-perishable food items for qualified families. Working through the food bank's Emergency Food Assistance Program we can obtain fresh and frozen item for those we serve.

EDUCATIONAL ASSISTANCE

The Sophie's Scholarship has been established to assist clients in furthering their education in order to secure a better paying job to become self-sufficient and support their families. This is a newly established program just started this year, it is a work in progress.

SPIRITUAL PARTNERSHIP

As brothers and sisters in Christ we welcome praying and sharing our faith with our neighbors.

Society of St. Vincent de Paul – St. Joseph Conference – Bradenton, FL (Manatee County)

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Transportation ›

Website	https://www.svdp-manatee.org/
Email	stjsvdpaul@gmail.com

St. Joseph Conference 2704 33rd Ave West, Bradenton, FL 34205 Phone: (941) 755-4188 FAX: (941) 753-4443 Email: stjsvdpaul@gmail.com

Our Services

Power and water utility bill payment assistance

This charitable tradition started with our founder Bl. Frederic Ozanam in the early 19th century in Paris. As a student he shared his firewood with a person in need. Last year we helped over 400 families and individuals, our brothers and sisters, with their utility bills. In most cases we were their last resort.

Food assistance through St. Joseph Food Pantry

Last year our sister organization, located in the same building, provided food packages to 21,000 families in need, many of whom were referred by us.

Prescription drug payment assistance

We provide payment assistance for those who are temporarily unable to cover the cost of an essential prescribed medication.

Halfway House housing assistance

We support individuals with substance abuse issues who are verifiably moving toward rehabilitation and are transitioning back to society.

GED tuition assistance

We provide tuition assistance to support individuals who are committed to advance their education by obtaining a GED diploma.

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Referral service

If we are unable to provide assistance in a particular situation we will refer our clients to other agencies with relevant expertise and resources.

SVdP Thrift Store vouchers

We provide SVdP Thrift Store vouchers to support needy families and individuals with furniture, clothing and other items based on availability at the store (1111 8th Ave. W. Bradenton, Fl.)

Gift and debit cards

On a limited basis and in conjunction with other assistance we provide gift cards for gasoline and sundries, and bus passes for those who have no other means of transportation.

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Marion County

Arnette House Inc.

Can help with: Housing & Shelter ›

Website	https://arnettehouse.org/
Counties served	Lake, Marion

Goals

- To keep families together by helping them earlier, before kids are out of control.
- To strengthen the family unit before kids end up in delinquency or foster care.
- Arnette House is the “front end” of the Juvenile Justice System (the key is prevention and early intervention).
- Residential Services
- Arnette House provides Emergency Shelter services for youth ages 10 – 17 who are runaways, lock-outs, abandoned, homeless, truant or experiencing parent/child conflict. The Emergency Shelter provides basic living needs for up to 20 clients with additional emergency beds. We serve approximately 360 children each year.
- **Children In Need of Services/Families In Need of Services (CINS/FINS)**

This is a prevention program administered by the Department of Juvenile Justice that provides assistance to parents whose children are ungovernable, runaway or truant. The youth is provided a structured living environment while receiving individual and family counseling. This program not only prevents the child from becoming involved in the Juvenile Justice system but prevents a possible abusive situation in a dysfunctional family.

- **Domestic Violence and Juvenile Probation Respite**

These Department of Juvenile Justice Programs are an alternative to secure detention. Parents can choose to have their child receive services in the Emergency Shelter in lieu of secure detention, providing the family with counseling needed to alleviate violence in the home.

- **Short term Foster Care**

Arnette House provides emergency shelter for foster children who are in need of placement whether they have just been removed from an abusive situation or have been moved from previous foster care placements.

- **The emergency shelter offers:**
- A safe haven for eligible kids, 24 hours a day, seven days a week
- Structured daily living programs employing positive behavior modification techniques
- Behavioral counseling
- Life skills groups to promote responsibility and independence
- Substance abuse prevention services
- Family reunification services and case management
- Activities such as arts, crafts, and music to promote positive youth development
- Health care coordination services to ensure access to medical treatment
- Outdoor recreational program including a Challenge Course

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- Non-Residential Family Crisis Intervention Counseling
- Master’s Level Counselors provide counseling both on and off our main campus to help youth ages 6-17 and their families resolve crisis situations and stay together. This may include opening lines of communication, teaching effective conflict resolution skills, or reducing high-risk behaviors.
- Assist families in opening lines of communication
- Teach families effective conflict resolution skills
- Reduce high-risk antisocial behaviors
- Link families with needed community resources
- Teach effective parenting skills\
- **Project Safe Place**
- Runaways and kids in trouble can get help fast by entering any business or public building displaying the “Yellow and Black” Safe Place sign.
- Locations are public buildings, businesses, community and social services agencies
- Sites in Marion and Lake Counties
- **Other Services**
- Group Therapy for issues such as anger management and bullying
- Parenting classes
- Case Management
- Outreach and Prevention Services in local schools
- Information and Referral Services
- Aftercare support and follow-up
- **Emergency Youth Shelter** Available 24 hours a day, 7 days a week. 2310 NE 24th Street (Map) Ocala, FL 34470 Phone: (352) 622.6135 | Fax: (352) 622.2049

Ashley Furniture - Furniture Assistance (Beds for Children) – Ocala

Can help with: Furniture ›

Address	4039 SW 43rd St Rd, Ocala, FL 34474
Phone	Participating Store Phone: (352) 414-1510
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

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Underprivileged children between the ages of 3 and 16 who don't have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – La Guadalupana Medical & Dental Clinic (MEDICAL & DENTAL ASSISTANCE ONLY)

Can help with: Medical & Dental ›

Address	11185 West Hwy 40, Ocala, FL 34482
Phone	Phone: 352-509-6996
Website	https://cflcc.org/css/la-guadalupana-medical-dental-clinic/
Email	bluquis@cflcc.org

Website: https://cflcc.org/css/la-guadalupana-medical-dental-clinic/

Who We Are

Catholic Charities of Central Florida provide quality medical and dental care, free of cost, at several clinic locations in the Central Florida area. To be eligible, individuals must be uninsured and living at or below 200% of the Federal Poverty Level (https://aspe.hhs.gov/2021-poverty-guidelines). Volunteer health care professionals provide primary and specialty medical care and dental services in a caring environment under a "medical home" model. Adult primary care is provided at all locations. Pediatric care and other specialties vary by location. We partner with laboratories, diagnostic facilities, hospitals, and treatment centers to connect patients with low-cost options for these additional types of services. Administrative support is provided by numerous clerical volunteers. **This location offers medical and dental care.**

Each clinic is operated in partnership with local parishes and under the medical and dental guidance of volunteer directors. Our clinics have a silver rating from the NAFC Quality Standards Program (https://www.nafcclinics.org/content/NAFC-launches-membership-quality-standards).

La Guadalupana Medical & Dental Clinic

La Guadalupana has the mission to provide free Medical and Dental care to uninsured individuals with an income of 300% or less of the Federal Poverty guidelines living in Marion County. Clinic services included:

Medical – Primary care, labs, mammogram orders, CT, MRI, and X-Ray orders. There will be a reduced charge for labs or any medical order procedure.

Dental Clinic – The Dental Clinic (when available) is for basic dental procedures such as extractions, abscesses, checkups, and fillings. We are NOT offering root canals, no cosmetics procedures, no orthodontist treatment, no cleaning.

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*****THE MEDICAL AND DENTAL SERVICES IS ONLY FOR THE MARION COUNTY RESIDENTS. Proof of living and ID will be requested at the time of the appointment.**

New patients must complete the eligibility process before scheduling an appointment. For questions or requirements please call 352-509-6996 or bluquis@cflcc.org

Appointment required 352-509-6996. Please leave a message and we will contact you to complete a screening.

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Trinity Villas (SENIOR HOUSING ASSISTANCE ONLY)

Can help with: Housing & Shelter ›

Address	3728 NE 8th Pl, Ocala, FL 34470
Phone	Phone: 352-694-5507
Website	https://cflcc.org/css/trinity-villas-senior-housing/

About

Catholic Charities of Central Florida provides housing for individuals who might otherwise be unable to afford it—including the elderly. This is done through affordable housing properties for individuals, families, and seniors that are managed by Resurrection Property Management.

To help with housing as a **volunteer**, please click here.

To request assistance and expedite your first appointment, please complete the intake form by clicking the link below.

https://cflcc.org/financial-assistance/family-stability-program/

Who We Are

Resurrection Housing Services provides individuals and families with the tools to obtain and preserve a home through Resurrection Property Management and the Resurrection Community Housing Development Organization.

Resurrection Property Management manages resilient, sustainable, and quality affordable houses and communities throughout Central Florida.

Resurrection Community Housing Development Organization creates and develops communities comprised of affordable housing. Through housing counseling, individuals receive counseling assistance in the process of attaining their personal goals for housing.

Senior Housing

Trinity Villas, a 162-unit community, is located in Ocala and provides safe and affordable apartments for seniors. Located right next to a golf club, historic national park, and library, seniors have various activities to keep busy.

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Ocala Electric Utility - Utility Bill Assistance

Can help with: Clothing › | Food › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

- **Brothers Keeper** of Marion County provides financial assistance with partial payment of rent that can be made due to those eligible. The agency may be able to assists with partial payment of additional expenses as well, such as the OEU (city of Ocala) utility bills. Programs for health care are also offered, as the agency may provides $50 maximum in prescription assistance once every 6 months to those eligible for help. Last, but not least clothing and food can be offered. Call the Ocala Florida agency at (352) 622-3846, or read more Brother's Keeper assistance programs.
- **Salvation Army** of Marion County provides numerous social service programs. Some of the resources offered include utility bill assistance. There is also free or clothing, furniture and household items are for sale from the Thrift Store for those qualified individuals who are needing assistance with obtaining affordable clothing or furniture.

Salvation Army – Ocala Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	2901 NE 14th St, Ocala, FL 34470
Phone	Phone: 352-629-2004
Website	https://ocala.salvationarmyflorida.org/

Website: https://ocala.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
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    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

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Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By

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providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.

- **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in 'better than minimum wage' jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 1 6-week culinary training program are placed in 'better than minimum wage' jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than

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200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's 2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Society of St. Vincent de Paul Orlando (Marion County Conferences)

Can help with: Cash › | Clothing › | Food › | Utility Bill › | Medical & Dental › | Furniture ›

Address	352-245-4700, 7081 SE HWY 42, Summerfield, FL 34491
Phone	Helpline 407.889.4706 352-245-4700
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Marion County St Vincent de Paul conferences are:

ST MARK THE EVANGELIST - SUMMERFIELD

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Sumter Electric Cooperative, Inc - Utility Bill Assistance

Can help with: Utility Bill ›

Counties served	Citrus, Lake, Marion, Sumter

It’s easy to apply for assistance. Social service agencies typically request a copy of a disconnect notice to provide bill payment assistance but SECO has asked the agencies who receive Pennies from Heaven funding to waive the requirement and allow the member to email, text or mail a screenshot from their online account in SmartHub on SECOEnergy.com. The screenshot must show the account number, service address and past due balance. Residential assistance is limited to $250 per member.

Call, email or text Florida 2-1-1 to inquire about agencies that receive SECO Energy Angel Funds for member bill payment assistance. Funds are contributed quarterly to United Way chapters in Citrus, Lake/Sumter and Marion Counties.

Angel Fund distributions are provided by the SECO Energy Pennies from Heaven Program. Members enrolled in Pennies from Heaven agree to round up their monthly bill up to the nearest dollar. The extra pennies are donated to support Angel Fund allocations by social service agencies for bill payment assistance. These pennies also allow SECO to provide support to worthy causes in our service area.

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Martin County

Ashley Furniture - Furniture Assistance (Beds for Children) – Stuart

Can help with: Furniture ›

Address	2671 NW Federal Hwy, Stuart, FL 34994
Phone	Participating Store Phone: (772) 692-7882
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of the Diocese of Palm Beach, Inc. – Stuart

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	3232 SE Dixie Hwy., Stuart, FL 34997
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

Established in 1984 as the social service arm of the Palm Beach Diocese, Catholic Charities implements the charitable vision of our Most Reverend Gerald M. Barbarito, Bishop of the Diocese of Palm Beach. That is, to serve and advocate on behalf of those persons who do not

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have a voice or power to help themselves. Our mission is serving people in need and creating hope in all stages of life.

The services of Catholic Charities are available to all residents of the service area who qualify for the particular program. As the specific needs of the community change and the population rises, the services offered by Catholic Charities also change in response to those needs. Catholic Charities does not discriminate based on a client's religion, nor on any other classification protected under applicable federal, state or local discrimination laws. The agency serves more than 7,000 people in need every year throughout the Diocese of Palm Beach which includes the counties of Palm Beach, St. Lucie, Indian River, Martin and Okeechobee. Catholic Charities currently provides services through 15 programs and ministries.

Our Catholic Charities' mission is rooted in the fundamental belief that every person has the right to be treated with dignity and that every human life is sacred. Integral to our mission and vision are Catholic Charities' core values of Faith, Respect and Service. These values underscore "why, how and what we do" within Catholic Charities. Our recognition that "God is in our midst" when we serve our clients, determines the moral strength of our agency. The time, care, dignity and professionalism that we offer each individual client and each other defines us as an exceptional agency.

- **In-Person and Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are also available at the Stuart office.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services
- **Respite Care Services**

More and more of us are caring for aging and disabled loved ones in their, or our home. Families typically prefer to keep their loved one in the comfort of their home for as long as possible. Caregiving is stressful. Sometimes the caregiver needs time off from the extraordinary, intensive demands of providing ongoing care in the home. Respite care allows caregivers to take care of their own personal responsibilities in order to be the best caregiver they can be. This is where respite care is helpful. It provides caregivers with the break they need, while ensuring their loved one is receiving the compassionate attention they deserve.

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Respite care reduces hospital costs by avoiding or delaying out-of-home placement, decreases possible abuse and neglect, and supports family stability and well-being.

Catholic Charities Respite Services:

Catholic Charities Respite Services provide planned respite care for caregivers in their home in order to strengthen and stabilize families. Respite care involves a brief relief or rest of 2-3 hours per week for the caregiver. Respite Services provides caregivers with "the gift of a temporary rest and related support", from caregiving. The service supports, educates, and strengthens caregivers, enabling them to continue to provide quality care in the home.

The program's primary client is the caregiver, with the care receiver a secondary client. The program serves caregivers of adults with chronic health conditions for aging, disabled or cognitive conditions residents who are no longer safe to be left alone of St. Lucie County. Services are provided to anyone in need regardless of religion.

Catholic Charities Respite care program follows “Faith Community Nursing” (FCN) standards focusing on spiritual health and the nursing interventions of education, counseling, advocacy, referral, and utilization of community resources.

While respite services are offered by medically trained volunteers, medical or indirect medical care is not provided. The desired outcome of respite services is to decrease the caregiver's stress and anxiety, and to improve/increase the caregiver's knowledge of self-care, and use of community resources.

Respite Care Program services include:

- 2-3 hour per week in-home respite companionship
- Wellness assessment by the Respite Nurse Coordinator
- A Plan of Care for outlining caregiving goals
- Health education and promotion
- Information and referrals to available community resources
- Powerful Tools for Caregivers course: Catholic Charities supports and sponsors the Powerful Tools for Caregiver's class for the community. This evidence-based 6-week program provides caregivers with the tools and strategies to better handle the unique challenges that come with being a caregiver. For our calendar of upcoming classes, click here: https://www.ccdpb.org/news/press-releases.html
- **Immigration Legal Services**

A multi-lingual, multi-cultural staff in three locations provides legal services to foreign-born individuals in need of immigration assistance. The program's focus is primarily on family reunification and includes:

- Family Petitions (I-130)
- Adjustment application before US Citizenship and Immigration Services
- Employment authorization under various programs
- Removal of conditional residence
- Fiancée Visa
- Re-entry permits
- NACARA applications
- Temporary Protective Status
- Unaccompanied Minors
- Affirmative Asylum Applications

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- Naturalization applications
- Limited court representations
- VAWA (Violence Against Women Act) self petitions
- Special Immigrant Petitions (Juveniles and Religious Workers)
- Assistance with Consular process
- “U” Visa Applications for Victims of Crime
- “T” Visa Applications for Victims of Human Trafficking
- Limited Labor Certifications and Employment-Based Visas
- TPS Applications (current countries eligible; Burma (Myanmar) El Salvador, Haiti, Honduras, Nepal, Nicaragua, Somalia, Sudan, South Sudan, Syria, Venezuela, Yemen).

Salvation Army – Martin County Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	821 SE M.L.K. Jr Blvd, Stuart, FL 34994
Phone	Phone: 772-288-1471
Website	https://martincounty.salvationarmyflorida.org/

Website: https://martincounty.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of

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resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.

- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul St. Martin de Porres Catholic Church Conference (Ozanam Food Pantry – Food Distribution Center)

Can help with: Food ›

Address	2555 NE Savannah Road, Jensen Beach, FL 34957
Phone	Phone: 772-334-4214
Website	http://www.stmartindp.com/
Email	info@stmartindp.c

Fax: 772-334-8627

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Email: info@stmartindp.com

Society of St. Vincent de Paul, Martin County South Conference – Hobe Sound

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	12001 SE Federal Hwy, Suite D, Hobe Sound, FL 33455
Phone	Phone: (772) 546-2492
Website	https://www.svdp-hobesound.org/get_help.php
Email	office@svdp-hobesound.org

Hobe Sound Thrift Store & Financial Aid Office

Email: office@svdp-hobesound.org

Facebook: https://www.facebook.com/svdpthriftstorehobesound

THINK GLOBALLY—ACT LOCALLY

The Society of St. Vincent de Paul is an international organization with members in 150 countries, united in our mission to increase our own holiness through service to the less fortunate and those in need by providing goods and services when necessary in neighborhoods across America.

In Hobe Sound, we are located on the grounds of St. Christopher Catholic Church on Federal Hwy 1 just south of Bridge Road where we operate as a separate tenant with proceeds from the Thrift Store funding our mission to help the less fortunate.

We generally serve the geographic area from the Florida Turnpike or I-95 to the ocean, and south of Cove Road to County Line Road. The 90 trained volunteers working in our Thrift Store and Financial Office annually provide about 12,000 hours of volunteer services, and help more than 1,300 families and 3,400 individuals. The need is great and growing. Please consider becoming one of our caring volunteers. Come in, or call the office (772) 546-2492, or volunteering email.

GET HELP

- **Food Pantry**

Our food pantry is stocked with nutritious food so that no child or adult who is unable to afford a meal will go hungry. We accept walk-ins at the Financial Office and Food Pantry.

- **Living Essentials**

We provide clothing essentials to help people find dignity and work. We assist with utility bills, and rent to help people in need. We accept walk-ins at the Food Pantry/Financial Office.

- **Financial Aid Office & Food Pantry Hours**

Monday – Friday 9:00 a.m. – 12:00 Noon Closed Saturday & Sunday. (772) 546-2492.

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Treasure Coast Food Bank

Can help with: Food ›

Website	https://stophunger.org/food-finder/
Email	orderahead@tcfoodbank.org, info@tcfoodbank.org
Counties served	Indian River, Martin, Okeechobee, St. Lucie

Treasure Coast Food Bank supports a network of emergency food assistance programs in Indian River, Martin, St. Lucie, and Okeechobee Counties. If you are in need of food, please contact one of our listed agency partners. For further assistance, contact the Treasure Coast Food Bank Partner Relations Department at 772-489-3034 between the hours of 8:00 am and 5:00 pm, Monday through Friday. You will be directed to the nearest emergency food provider in your area.

For a list of partner emergency food assistance programs sorted by distance from your location, visit https://stophunger.org/food-finder/.

Please register for Emergency Food Assistance here: https://stophunger.org/find-support/. We will review all requests for help. A Benefits Outreach Specialist will contact you. Thank you.

OrderAhead

Concerned your groceries won't make it through the end of the month? OrderAhead is a fast, private & easy way to order free groceries online.

Getting Started

Getting the help you need has never been easier. In three easy steps, you'll be on your way to securing nutritious food for you and your family.

Download PDF Instructions: https://stophunger.org/wp-content/uploads/2024/01/Order-ahead-treasurecoast-food-bank.pdf

STEP 1: SELECT

- Click here to place your order now: https://www.orderahead.org/
- You will be redirected to OrderAhead's website.
- Visit orderahead.org and select your pickup date and location. Use zip code 34947 to find location.
- Before you order…Remember that OrderAhead customers are limited to two orders per month. Please visit our agency locator if you are seeking additional assistance.

STEP 2: CHOOSE

- Shop online and choose from a changing selection of groceries.

STEP 3: CLAIM

- Register or login, check out, and visit the pick-up site to claim your groceries.

Have more questions about OrderAhead?

We're here to help. For questions about how OrderAhead works, feel free to contact our director of client services, Sherry Siegfried **orderahead@tcfoodbank.org**

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Market Fresh on the Move

Market Fresh on the Move is a fully self-contained “roving grocery store on wheels” deployed across identified food desert micro-neighborhoods across Indian River, St. Lucie, Martin and Okeechobee counties, offering convenient access to healthy, fresh food options for food insecure households on the Treasure Coast.

By utilizing data to strategically target know-food deserts, and to identify gaps in existing services and food access points, Market Fresh on the Move is an innovative solution working directly to address hunger on the frontlines across the Treasure Coast.

Stocked like a grocery store, Market Fresh on the Move provides first-quality food products including fresh fruits and vegetables, dairy, eggs, and meat, as well as a variety of dry and canned products. The program accepts cash, credit, or SNAP EBT cards for payment and offers many specials helping neighbors’ dollars go further.

Learn More: https://stophunger.org/program/marketfresh/

Health & Nutrition Outreach

Through a number of collaborative partnerships, TCFB provides direct food assistance, nutrition education, health management, and medical prescreening for chronic illnesses. We manage a Diabetes Awareness Program assisting clients with management of their condition through diet and education.

Learn More: https://stophunger.org/program/snaped/

SNAP-Ed Nutrition Education Program

In partnership with Florida Nutrition Ed, Treasure Coast Food Bank offers nutrition education classes to help SNAP-eligible Florida residents incorporate more nutritious foods into their diet, adopt an active lifestyle, and improve their quality of life. The program provides free nutrition education classes in St. Lucie, Indian River, Martin and Okeechobee counties.

Learn More: https://stophunger.org/program/snaped/

Programs for Kids

Treasure Coast Food Bank offers a variety of programs year-round for children at risk of food insecurity at partnering schools and community centers.

- **School Pantry Program** – Provides a variety of shelf-stable food directly to children and families in need. This is a progression of the Backpack Program by serving the whole family, rather than just one child.
- **Summer Meals Program** – Ensures that children in low- income areas receive nutritious meals during the summer months when they do not have access to free or reduced meals through their school’s free or reduced meal program. Learn More: https://stophunger.org/program/summer-meals-program/
- **After School Meals Program** – A nationally sponsored partnership program to provide free, nutritious meals and snacks to low-income children through a variety of community locations where children already congregate in safe, after-school environments.
- **Happy Baby Diaper Bank** – Provides diapers and other essential items for babies and toddlers to families in need through a collaborative partnership with organizations serving parents and infants in Southeast Florida.

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- **Teen Pantry Program** – Impacts the lives of young adults by providing personal hygiene items to middle through high school aged adolescents, as well as appetite fulfilling breakfast and snack items.
- **Farm 2 School** – Through a partnership with the St. Lucie County School District, Treasure Coast Food Bank stores and transports farm-fresh offerings to all St. Lucie County students in each of St. Lucie County's 42 public schools.
- **BackPack Program** – Provides children from low-income families with nutritious, easy-to-prepare food to take home on weekends and holidays when they don't have access to free and reduced lunch at school.

Programs for Seniors

Treasure Coast Food Bank programs focus on the improvement of our older neighbors' overall health and nutritional well-being.

- **Commodity Supplemental Food Program (CSFP)** – This program aims to improve the health and nutritional well-being of elderly individuals, 60 years and older, who are vulnerable to malnutrition and are income eligible.
- **Healthy Options Program for the Elderly (H.O.P.E.)** – Working with community partners such as public housing, senior centers, and medical clinics, this program provides 30+ pound boxes of shelf-stable food as a supplement to our senior population.
- **Senior Mobile Pantry Program** – Weekly community distributions throughout the Treasure Coast providing 60+ pounds of nutritious food and other essentials to seniors.
- **Veterans' Outreach** – This initiative targets homeless veterans in our four-county area by providing them with boxes packed at our Distribution Center. In those boxes are nutritious food items suitable for outdoor living as well as sunscreen, shampoo, and conditioner.

Job Training Programs

Treasure Coast Food Bank's job training programs support self-sufficiency, address the root causes of hunger, and provide job readiness opportunities for unemployed or underemployed individuals interested in entering growing career fields.

We actively offer programs in culinary training, supply chain management, CDL certifications, hospitality, and barista training.

All programs include life skills training and professional preparedness training, which encompass resume writing, interview skills, and soft skills training alongside industry standardized courses.

Eligible individuals who qualify can attend our courses free of charge.

See available programs and learn more: https://stophunger.org/umbrella/job-training-programs/

Benefits Outreach Program

Our Benefits Outreach team reaches out to eligible low-income people who are not currently participating in SNAP, Medicaid, Florida Kid Care, and TANF and shares information about the benefits of the program to help them make an informed participation decision. The program also includes nutrition education, health & wellness workshops, economic mobility presentations, senior programs, child nutrition programs, and more. It provides individuals

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and families with the tools they need to achieve independence, health, and financial stability and is available in English, Spanish, and Creole.

Learn More: https://stophunger.org/program/snaped/

Whole Child Connection Program

Whole Child Connection is designed to provide a simple, straight-forward way to connect local families with the help that they need. It is available to all Martin County children and their families, ensuring anonymity while giving them access to a wide range of community services. The goal is to help families lead a healthier, more fulfilling life.

Learn More: https://stophunger.org/program/whole-child-connection/

Contact Treasure Coast Food Bank

401 Angle Rd. Ft. Pierce, FL 34947 Phone: 772.489.3034

Fax: 772.489.5673

Email: info@tcfoodbank.org

Website: https://stophunger.org/

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Miami-Dade County

Ashley Furniture - Furniture Assistance (Beds for Children) – Cutler Bay

Can help with: Furniture ›

Address	18780 S Dixie Hwy, Cutler Bay, FL 33157
Phone	Participating Store Phone: (305) 232-0142
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Hialeah

Can help with: Furniture ›

Address	700 W 49th St, Hialeah, FL 33012
Phone	Participating Store Phone: (305) 819-1794
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

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NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Kendall (Miami)

Can help with: Furniture ›

Address	12955 N Kendall Dr, Miami, FL 33186
Phone	Participating Store Phone: 305-383-7557
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

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Catholic Charities of the Archdiocese of Miami, Inc. – Broward County Administrative Offices

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	3620 NW 1st Ave, Miami, FL 33127
Phone	Phone: 305-573-3333 Fax: 305-576-5111 Email: newlife@ccadm.org
Website	https://www.ccadm.org/sh_projects/homeless-prevention-and-rapid-re-housing-miami-dade-county/
Email	newlife@ccadm.org

Catholic Charities of the Archdiocese of Miami, Inc. – Miami-Dade County Administrative Offices

Website: https://www.ccadm.org/sh_projects/homeless-prevention-and-rapid-re-housing-miami-dade-county/

MIAMI-DADE COUNTY PROGRAMS:

1. **Homeless Prevention and Rapid Re-Housing – Miami-Dade County** Provides assistance and appropriate referrals to individuals and families in the Miami-Dade county area to prevent homelessness.

Services offered include:

- Rent/mortgage assistance
- Food vouchers
- Utility assistance
- Case management including assessment and referrals

Eligibility Requirements:

- Resident of Miami-Dade County
- Homeless or at risk of homelessness
- Must have a notice of eviction or late payment for rent/mortgage, and/or utility.
- Provide proof of hardship

Contact Us:

3620 NW 1st Ave Miami, FL 33127 Phone: 305-573-3333 Fax: 305-576-5111 newlife@ccadm.org

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Feeding South Florida

Can help with: Food ›

Email	contact@feedingsouthflorida.org
Counties served	Broward, Miami-Dade, Monroe, Palm Beach

Feeding South Florida is the largest, most efficient food bank serving Palm Beach, Broward, Miami-Dade, and Monroe Counties. More than 98% of all donations are put back into the community.

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Through innovative direct-service programs and a network of nonprofit partner agencies, Feeding South Florida distributed nearly 176 million pounds of food (146 million meals) last year to over 1.4 million individuals.

Contact

Main Warehouse
2501 SW 32 Terrace
Pembroke Park, FL 33023
954.518.1818
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m.

Feeding Palm Beach County
4925 Park Ridge Blvd.
Boynton Beach, FL 33426
561.331.5441
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m

Food + Benefits Assistance
954.518.1857

Salvation Army – Miami Adult Rehabilitation Center

Can help with: Housing & Shelter ›

Address	2236 NW Miami Court, Miami, FL 33127
Phone	Phone: 305-573-4200
Website	https://gethelp.salvationarmyusa.org/

Website: https://gethelp.salvationarmyusa.org/

Substance Abuse Services

The Salvation Army’s Adult Rehabilitation Centers provide spiritual, social and emotional assistance for men who have lost the ability to cope with their problems and provide for themselves. Each center offers residential housing, work, and group and individual therapy, all in a clean, wholesome environment. The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment. Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Adult Rehabilitation Centers use a holistic approach to restoring hope

The Salvation Army Adult Rehabilitation Centers have served as beacons of hope to people seeking help for any number of social and life issues, including problems related to substance abuse. Our programs focus on the physical, emotional, and spiritual well-being of the people who choose to participate.

The Salvation Army’s Adult Rehabilitation Centers are 180-day residential work-therapy programs providing spiritual, social, and emotional assistance to people who have lost the ability to cope with their problems and provide for themselves.

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Eligibility:

The program is generally provided without charge to the participants once the Center staff has determined that the program can appropriately address the needs of the applicant (insurance is not necessary). Other minimum requirements include the following:

- Are adults ages 21-65.
- Pass a drug test and breathalyzer upon arrival.
- Able to perform a work therapy assignment for a maximum of eight hours a day. Schedules can be adjusted to meet the needs of the participants.
- Agree to participate in all program activities, including attending counseling sessions, classes and worship services.

*Requirements may vary based on location.

Salvation Army – Miami Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1907-2147 NW 38th St, Miami, FL 33142
Phone	Phone: (305) 637-6700
Website	https://miami.salvationarmyflorida.org/

Website: https://miami.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

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Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high

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school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – Miami Citadel Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	901-911 W Flagler St, Miami, FL 33130
Phone	Phone: 305-545-9164
Website	https://miami.salvationarmyflorida.org/

Website: https://miami.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.

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- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

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Salvation Army – Miami Sunset Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	8445 SW 72nd St, Miami, FL 33143
Phone	Phone: 305-270-9373
Website	https://miami.salvationarmyflorida.org/

Website: https://miami.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services

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provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
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Youth Services

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- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create

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music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul Guadalupe Conference (English/Spanish)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Transportation › | Furniture › | Debt & Credit ›

Address	2377 NW 97th Ave, Doral, FL 33172
Phone	Phone: (937) 387-8373 / (786) 360-3980
Website	https://www.svdpguadalupe.org/
Email	info@svdpdoral.org

Facebook: https://www.facebook.com/svdpdoral/

Email: info@svdpdoral.org

Visit the Society of St. Vincent de Paul Guadalupe Conference at https://www.svdpguadalupe.org/ to fill out the Help Application Form and request assistance.

Society of St. Vincent De Paul Guadalupe Conference provides information, referrals and resources for emergency assistance. Their services are designed to address basic needs such as food, shelter, clothing, transportation, and support for bereaved, homebound, elderly, incarcerated and the poor. This program provides: - Emergency assistance: food and financial assistance - Referrals: financial education, employment assistance, home goods, furniture

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Society of St. Vincent de Paul St. Hugh Catholic Church Conference

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	3460 Royal Road, Coconut Grove, FL 33133
Phone	Phone: (305) 444-8363
Website	https://sthughmiami.org/church/st-vincent-de-paul-society/

Fax: (305) 444-4312

The Society of St. Vincent de Paul St. Hugh Catholic Church Conference offers assistance to its parish area only. Available assistance types may include food, rent, utilities, and/or other types.

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Society of St. Vincent de Paul St. Patrick Catholic Church Conference (English/Spanish)

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Address	3716 Garden Ave., Miami Beach, FL 33140
Phone	Phone: (305) 531-1124
Website	https://stpatrickmiamibeach.com/church/st-vincent-de-paul/
Email	parish@stpatrickmiamibeach.com

Fax: (305) 538-3203

Email: parish@stpatrickmiamibeach.com

The **Society of St. Vincent de Paul** at St. Patrick's follows Christ's call to serve the poor, the suffering, and the deprived. Here at St. Patrick's the work of the St. Vincent de Paul Society focuses on serving the needs of those in our Miami Beach community who are experiencing food and housing insecurity.

Every Saturday morning the Food Pantry distributes food bags and meals to between 150 and 200 individuals and families. The Emergency Assistance Program provides emergency financial help to those on the brink of homelessness through emergency rent, utilities, and essential medication support.

We invite you to participate in Christ's call to serve the poor and marginalized through your generous donations to the Society of St. Vincent de Paul at St. Patrick's. Also, through prayer and reflection, please give consideration to becoming a volunteer in this ministry to the poor among us.

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Monroe County

Catholic Charities of the Archdiocese of Miami, Inc. – Broward County Administrative Offices

Can help with: Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Website	https://www.ccadm.org/sh_projects/homeless-prevention-and-rapid-re-housing-monroe-county/
Email	monroe@ccadm.org

Catholic Charities of the Archdiocese of Miami, Inc. – Monroe County Administrative Offices

St. Bede's Village 2409 N. Roosevelt Blvd Key West, FL 33040 Phone: 305-292-9790 Fax: 305-292-5257 Email: monroe@ccadm.org

Website: https://www.ccadm.org/sh_projects/homeless-prevention-and-rapid-re-housing-monroe-county/

MONROE COUNTY PROGRAMS:

1. **Homeless Prevention and Rapid Re-Housing – Monroe County** Provides assistance and appropriate referrals to individuals and families in the Monroe County area to prevent homelessness, or rapidly re-house homeless families and individuals.

Services offered include:

- Rent/mortgage assistance
- Utility assistance
- Dockage Fee
- Case management including assessment and referrals

Eligibility Requirements:

- Resident of Monroe County
- Homeless or at risk of homelessness
- Must have a notice of eviction or late payment for rent/mortgage, and/or dockage.
- Income restrictions may apply, please contact us for more details.

Contact Us:

St. Bede's Village 2409 N. Roosevelt Blvd Key West, FL 33040 Phone: 305-292-9790 Fax: 305-292-5257 monroe@ccadm.org

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Feeding South Florida

Can help with: Food ›

Email	contact@feedingsouthflorida.org
Counties served	Broward, Miami-Dade, Monroe, Palm Beach

Feeding South Florida is the largest, most efficient food bank serving Palm Beach, Broward, Miami-Dade, and Monroe Counties. More than 98% of all donations are put back into the community.

Through innovative direct-service programs and a network of nonprofit partner agencies, Feeding South Florida distributed nearly 176 million pounds of food (146 million meals) last year to over 1.4 million individuals.

Contact

Main Warehouse
2501 SW 32 Terrace
Pembroke Park, FL 33023
954.518.1818
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m.

Food + Benefits Assistance
954.518.1857

Feeding Palm Beach County
4925 Park Ridge Blvd.
Boynton Beach, FL 33426
561.331.5441
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m

Salvation Army – Key West Service Center

Can help with: Clothing › Food › Utility Bill ›

Address	1920 Flagler Ave, Key West, FL 33040
Phone	Phone: 305-294-5611

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat

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assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Society of St. Vincent de Paul St. Justin Martyr Church Conference

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Furniture ›

Address	105500 Overseas Highway, Key Largo, FL 33037
Phone	Phone: (305) 451-1316
Website	http://www.facebook.com/sjmk
Email	parishsecretary@sjmkeylargo.org

Bob Krieter, President

Fax: (305) 451-4633

Email: parishsecretary@sjmkeylargo.org

Facebook: www.facebook.com/sjmk

KEY LARGO | Spurred by the growing needs of the Florida Keys — including food, jobs, housing and utilities — St. Justin Martyr parish has launched a chapter of the St. Vincent de Paul Society.

The outreach aims to serve the most vulnerable residents of an area facing more economic stresses than ever, said Bob Krieter, president of the new southernmost chapter of the society.

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"Sometimes I'll see someone running an extension cord from their house to the neighbor's house whose utilities have been cut," Krieter told the Key West-based Keys News. "We'll get them back on their feet, so the neighbor doesn't have to."

The new chapter, numbering about a dozen people, focuses on immediate needs such as rent, groceries, dental problems, furniture and utility bills.

The Key Largo group is another service to the poor at St. Justin Martyr, which has run a food pantry for years. In 2017, the parish installed a cooler for perishable foods, donated by the Ocean Reef Community Foundation.

Father Stephen Hilley, pastor of St. Justin Martyr, said needs have sharpened even more since Hurricane Irma struck in 2017. With expenses climbing and people losing their jobs, he estimates the population has fallen by nearly 4 percent.

"There is hidden poverty that you would never know about in Key Largo and further south," Father Hilley told Keys News.

The church serves as the call center for the southernmost chapter. Two society members meet the person or family within two days and assess the greatest needs. All cases are confidential, Krieter said.

Those who need help, or who wish to learn more about the local St. Vincent de Paul chapter, should call St. Justin Martyr at 305-451-1316.

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Nassau County

Catholic Charities Jacksonville

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Address	40 E. Adams St., #320, Jacksonville, FL 32202
Phone	Phone: (904) 354-4846
Website	https://www.ccbjax.org/
Email	info@ccbjax.org
Counties served	Baker, Clay, Duval, Nassau

Catholic Charities Jacksonville Regional Office

Email: info@ccbjax.org

ABOUT US

For more than 75 years, Catholic Charities Jacksonville has served the local community as a compassionate helper, respected leader, and a reliable partner. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency. Catholic Charities puts faith into action to serve the most vulnerable in our community, advocating for justice, human dignity and quality of life, while reflecting the compassion of God in Christ.

By providing emergency financial assistance, food assistance, immigration legal services, refugee resettlement and caring for persons with intellectual and developmental differences, we are putting our beliefs into action to transform lives. Counties Served: Baker, Clay, Duval and Nassau.

PROGRAMS & SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** The Emergency Financial Assistance Program (EA) is a recognized and proven way to prevent homelessness. Our program serves those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
  - **Supportive Services for Veteran Families Program** Thanks to our partnership with Changing Homelessness, Catholic Charities Jacksonville are able to provide supportive services for low or very low-income Veterans and Veteran families who are homeless, at-risk of losing housing, or residing in, or transitioning to permanent housing. To be screened for this program, please call 904-638-2112 or 866-367-7783.
    - **Services that are provided include:**
      - Case Management
      - Transportation Assistance
      - Legal Services
      - Housing Counseling Services
      - Personal Financial Planning
      - Job Counseling Services

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        - Moving Assistance
        - Temporary Financial Assistance
        - Referral to Other Agency or Area Resources
    - **Housing Opportunities for Persons with AIDS (HOPWA)**

Catholic Charities Jacksonville is a provider of Housing Opportunities for Persons With AIDS services in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. For more information and to apply for assistance, visit: https://www.ccbjax.org/emergency-financial-assistance

Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families living with HIV/AIDS including:

- Case Management
    - Referrals
        - Group Counseling
            - Caregiver Services
    - **Emergency Financial Assistance (NON HOPWA)**

Catholic Charities Jacksonville is a provider of in partnership with the City of Jacksonville through the U.S. Department of Housing and Urban Development. Our team assists clients with housing, emergency assistance to prevent homelessness, and supportive services for low-income persons and families:

- Examples of some services available:
    - Case Management
        - Referrals
        - Assistance with utilities
        - Assistance with rent
        - Transitional housing for homeless
- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**

Catholic Charities Jacksonville serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our drive-thru food pantry located at St. Pius V Catholic Church campus.

- **FOOD PANTRY INFORMATION & HOURS**

St. Pius V Catholic Church Campus

1470 West 13th Street

Jacksonville, 32209

Wednesdays and Fridays at 8:30 a.m.

Our team begins giving tickets at 8:30 a.m. for up to 70 clients. Guests can return every two weeks, and our team collects basic demographics of each household. One ticket is permitted per household, and you must be present when your number is called. If you are not present, our team will move on to the next number - so please stick around once you receive your ticket. During holidays, please check our website or call us for adjusted food distribution schedules.

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Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

(Visits by Appointment Only)

Address:

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Okaloosa County

Ashley Furniture - Furniture Assistance (Beds for Children) – Fort Walton Beach

Can help with: Furniture ›

Address	224C Eglin Pkwy NE, Fort Walton Beach, FL 32547
Phone	Participating Store Phone: (850) 862-2006
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of Northwest Florida – Fort Walton Beach Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	11 First St. SE, Fort Walton Beach, FL 32548
Phone	Phone: 850-244-2825
Counties served	Okaloosa, Walton

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

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The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

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The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

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Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect

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education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**

- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

PANHANDLE BRANCH

5709 Industrial Blvd

Milton, FL 32583

(850) 626-1332

Salvation Army – Ft. Walton Beach Corps

Can help with: Clothing › | Food › | Child Care ›

Address	425 Mary Esther Cut Off NW, Fort Walton Beach, FL 32548
Phone	Phone: 850-243-4531
Website	https://fortwalton.salvationarmyflorida.org/

Website: https://fortwalton.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Society of St. Vincent de Paul District Council of Pensacola-Tallahassee (Okaloosa County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation › | Furniture ›

Address	1200 Valparaiso Blvd, Niceville, FL 32578
Phone	Phone: (850) 678-7813
Website	https://holynamechurch.org/

The Society of St. Vincent de Paul - Okaloosa County, FL – Holy Name of Jesus Catholic Church Conference

Website: https://holynamechurch.org/

ABOUT US

The Society of St. Vincent de Paul got its start in Pensacola in 1933. Today the Council of Pensacola-Tallahassee has 6 conferences in Pensacola, 3 conferences in the Niceville and Panama City areas and 2 conferences in Tallahassee. In the spring of 2012, a new youth conference was formed at Pensacola Catholic High School.

The Society of St. Vincent de Paul offers tangible assistance to the poor. This aid may take the form of intervention, advocacy, consultation or direct financial aid. A unique feature of the Society of SVDP is its commitment to “home visit” those who ask for our help. By visiting the poor in their homes, we offer a listening ear and friendship. This allows us to ascertain other family needs that a family may not have expressly sought.

St. Vincent can provide social services and emergency aid. This includes clothing and furniture, help with food, prevent homelessness by assisting with paying rent or utility bills, provide free or discounted transportation, and the charity can assist in many other ways. While funds are limited and can fluctuate throughout the year, they take on challenges of all types, and do what they can to help the people of Leon and nearby counties.

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Okeechobee County

Catholic Charities of the Diocese of Palm Beach, Inc. – Stuart

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	3232 SE Dixie Hwy., Stuart, FL 34997
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

Established in 1984 as the social service arm of the Palm Beach Diocese, Catholic Charities implements the charitable vision of our Most Reverend Gerald M. Barbarito, Bishop of the Diocese of Palm Beach. That is, to serve and advocate on behalf of those persons who do not have a voice or power to help themselves. Our mission is serving people in need and creating hope in all stages of life.

The services of Catholic Charities are available to all residents of the service area who qualify for the particular program. As the specific needs of the community change and the population rises, the services offered by Catholic Charities also change in response to those needs. Catholic Charities does not discriminate based on a client’s religion, nor on any other classification protected under applicable federal, state or local discrimination laws. The agency serves more than 7,000 people in need every year throughout the Diocese of Palm Beach which includes the counties of Palm Beach, St. Lucie, Indian River, Martin and Okeechobee. Catholic Charities currently provides services through 15 programs and ministries.

Our Catholic Charities' mission is rooted in the fundamental belief that every person has the right to be treated with dignity and that every human life is sacred. Integral to our mission and vision are Catholic Charities’ core values of Faith, Respect and Service. These values underscore "why, how and what we do" within Catholic Charities. Our recognition that “God is in our midst” when we serve our clients, determines the moral strength of our agency. The time, care, dignity and professionalism that we offer each individual client and each other defines us as an exceptional agency.

PROGRAMS & SERVICES

- **In-Person and Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are also available at the Stuart office.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship

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discord, child and family dynamics, depression, loneliness, outpatient level addiction recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services
- **Respite Care Services**

More and more of us are caring for aging and disabled loved ones in their, or our home. Families typically prefer to keep their loved one in the comfort of their home for as long as possible. Caregiving is stressful. Sometimes the caregiver needs time off from the extraordinary, intensive demands of providing ongoing care in the home. Respite care allows caregivers to take care of their own personal responsibilities in order to be the best caregiver they can be. This is where respite care is helpful. It provides caregivers with the break they need, while ensuring their loved one is receiving the compassionate attention they deserve. Respite care reduces hospital costs by avoiding or delaying out-of-home placement, decreases possible abuse and neglect, and supports family stability and well-being.

Catholic Charities Respite Services:

Catholic Charities Respite Services provide planned respite care for caregivers in their home in order to strengthen and stabilize families. Respite care involves a brief relief or rest of 2-3 hours per week for the caregiver. Respite Services provides caregivers with "the gift of a temporary rest and related support", from caregiving. The service supports, educates, and strengthens caregivers, enabling them to continue to provide quality care in the home.

The program's primary client is the caregiver, with the care receiver a secondary client. The program serves caregivers of adults with chronic health conditions for aging, disabled or cognitive conditions residents who are no longer safe to be left alone of St. Lucie County. Services are provided to anyone in need regardless of religion.

Catholic Charities Respite care program follows “Faith Community Nursing” (FCN) standards focusing on spiritual health and the nursing interventions of education, counseling, advocacy, referral, and utilization of community resources.

While respite services are offered by medically trained volunteers, medical or indirect medical care is not provided. The desired outcome of respite services is to decrease the caregiver's stress and anxiety, and to improve/increase the caregiver's knowledge of self-care, and use of community resources.

Respite Care Program services include:

- 2-3 hour per week in-home respite companionship
- Wellness assessment by the Respite Nurse Coordinator
- A Plan of Care for outlining caregiving goals
- Health education and promotion
- Information and referrals to available community resources

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- Powerful Tools for Caregivers course: Catholic Charities supports and sponsors the Powerful Tools for Caregiver's class for the community. This evidence-based 6-week program provides caregivers with the tools and strategies to better handle the unique challenges that come with being a caregiver. For our calendar of upcoming classes, click here: https://www.ccdpb.org/news/press-releases.html
- **Immigration Legal Services**

A multi-lingual, multi-cultural staff in three locations provides legal services to foreign-born individuals in need of immigration assistance. The program's focus is primarily on family reunification and includes:

- Family Petitions (I-130)
- Adjustment application before US Citizenship and Immigration Services
- Employment authorization under various programs
- Removal of conditional residence
- Fiancée Visa
- Re-entry permits
- NACARA applications
- Temporary Protective Status
- Unaccompanied Minors
- Affirmative Asylum Applications
- Naturalization applications
- Limited court representations
- VAWA (Violence Against Women Act) self petitions
- Special Immigrant Petitions (Juveniles and Religious Workers)
- Assistance with Consular process
- “U” Visa Applications for Victims of Crime
- “T” Visa Applications for Victims of Human Trafficking
- Limited Labor Certifications and Employment-Based Visas
- TPS Applications (current countries eligible; Burma (Myanmar) El Salvador, Haiti, Honduras, Nepal, Nicaragua, Somalia, Sudan, South Sudan, Syria, Venezuela, Yemen).

Glades Electric Cooperative, Inc. - Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.gladeselectric.com/wp-content/uploads/GECT-individual-app.pdf
Email	communications@gladeselectric.com
Counties served	Glades, Hendry, Highlands, Okeechobee

Members of Glades Electric Cooperative have the opportunity to participate in programs that provide funding for worthwhile projects here in Glades, Hendry, Highlands, and Okeechobee Counties. These programs, Operation Round Up© and Operation Round Up Plus, are administered by the Glades Electric Charitable Trust, Inc., a 501(c)(3) non-profit organization.

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Applications for Funding

- Individual / Family Application (PDF) – If you're in need of emergency assistance, please email your application to communications@gladeselectric.com and indicate your need for an emergency application review.

Salvation Army – Okeechobee FL Service Unit

Can help with: Food › | Housing & Shelter › | Utility Bill ›

Address	1600 SW 2nd Ave, #B, Okeechobee, FL 34972
Phone	Phone: (863) 763-6020
Website	https://martincounty.salvationarmyflorida.org/

Website: https://martincounty.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to

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offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.

- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Society of St. Vincent de Paul – Okeechobee Church of God

Can help with: Food ›

Address	301 NE 4th Ave., Okeechobee, FL 34972
Phone	Kent; Phone: (863) 623-6442 Phone: (863) 763-4127

If you are in need of food or other items please don’t hesitate to ask. We are here to serve our community, every first and third Monday of the month, our food bank donates food and other items to the community. No matter where you are at in life’s journey. We also have Emergency food when needed. Please contact our food bank coordinator Kent at (863) 623-6442.

Treasure Coast Food Bank

Can help with: Food ›

Website	https://stophunger.org/food-finder/
Email	orderahead@tcfoodbank.org, info@tcfoodbank.org
Counties served	Indian River, Martin, Okeechobee, St. Lucie

Treasure Coast Food Bank supports a network of emergency food assistance programs in Indian River, Martin, St. Lucie, and Okeechobee Counties. If you are in need of food, please contact one of our listed agency partners. For further assistance, contact the Treasure Coast Food Bank Partner Relations Department at 772-489-3034 between the hours of 8:00 am and 5:00 pm, Monday through Friday. You will be directed to the nearest emergency food provider in your area.

For a list of partner emergency food assistance programs sorted by distance from your location, visit https://stophunger.org/food-finder/.

Please register for Emergency Food Assistance here: https://stophunger.org/find-support/. We will review all requests for help. A Benefits Outreach Specialist will contact you. Thank you.

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OrderAhead

Concerned your groceries won't make it through the end of the month? OrderAhead is a fast, private & easy way to order free groceries online.

Getting Started

Getting the help you need has never been easier. In three easy steps, you'll be on your way to securing nutritious food for you and your family.

Download PDF Instructions: https://stophunger.org/wp-content/uploads/2024/01/Order-ahead-treasurecoast-food-bank.pdf

STEP 1: SELECT

- Click here to place your order now: https://www.orderahead.org/
- You will be redirected to OrderAhead's website.
- Visit orderahead.org and select your pickup date and location. Use zip code 34947 to find location.
- Before you order…Remember that OrderAhead customers are limited to two orders per month. Please visit our agency locator if you are seeking additional assistance.

STEP 2: CHOOSE

- Shop online and choose from a changing selection of groceries.

STEP 3: CLAIM

- Register or login, check out, and visit the pick-up site to claim your groceries.

Have more questions about OrderAhead?

We're here to help. For questions about how OrderAhead works, feel free to contact our director of client services, Sherry Siegfried **orderahead@tcfoodbank.org**

Market Fresh on the Move

Market Fresh on the Move is a fully self-contained "roving grocery store on wheels" deployed across identified food desert micro-neighborhoods across Indian River, St. Lucie, Martin and Okeechobee counties, offering convenient access to healthy, fresh food options for food insecure households on the Treasure Coast.

By utilizing data to strategically target know-food deserts, and to identify gaps in existing services and food access points, Market Fresh on the Move is an innovative solution working directly to address hunger on the frontlines across the Treasure Coast.

Stocked like a grocery store, Market Fresh on the Move provides first-quality food products including fresh fruits and vegetables, dairy, eggs, and meat, as well as a variety of dry and canned products. The program accepts cash, credit, or SNAP EBT cards for payment and offers many specials helping neighbors' dollars go further.

Learn More: https://stophunger.org/program/marketfresh/

Health & Nutrition Outreach

Through a number of collaborative partnerships, TCFB provides direct food assistance, nutrition education, health management, and medical prescreening for chronic illnesses. We manage a Diabetes Awareness Program assisting clients with management of their condition through diet and education.

Learn More: https://stophunger.org/program/snaped/

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SNAP-Ed Nutrition Education Program

In partnership with Florida Nutrition Ed, Treasure Coast Food Bank offers nutrition education classes to help SNAP-eligible Florida residents incorporate more nutritious foods into their diet, adopt an active lifestyle, and improve their quality of life. The program provides free nutrition education classes in St. Lucie, Indian River, Martin and Okeechobee counties.

Learn More: https://stophunger.org/program/snaped/

Programs for Kids

Treasure Coast Food Bank offers a variety of programs year-round for children at risk of food insecurity at partnering schools and community centers.

- **School Pantry Program** – Provides a variety of shelf-stable food directly to children and families in need. This is a progression of the Backpack Program by serving the whole family, rather than just one child.
- **Summer Meals Program** – Ensures that children in low- income areas receive nutritious meals during the summer months when they do not have access to free or reduced meals through their school's free or reduced meal program. Learn More: https://stophunger.org/program/summer-meals-program/
- **After School Meals Program** – A nationally sponsored partnership program to provide free, nutritious meals and snacks to low-income children through a variety of community locations where children already congregate in safe, after-school environments.
- **Happy Baby Diaper Bank** – Provides diapers and other essential items for babies and toddlers to families in need through a collaborative partnership with organizations serving parents and infants in Southeast Florida.
- **Teen Pantry Program** – Impacts the lives of young adults by providing personal hygiene items to middle through high school aged adolescents, as well as appetite fulfilling breakfast and snack items.
- **Farm 2 School** – Through a partnership with the St. Lucie County School District, Treasure Coast Food Bank stores and transports farm-fresh offerings to all St. Lucie County students in each of St. Lucie County's 42 public schools.
- **BackPack Program** – Provides children from low-income families with nutritious, easy-to-prepare food to take home on weekends and holidays when they don't have access to free and reduced lunch at school.

Programs for Seniors

Treasure Coast Food Bank programs focus on the improvement of our older neighbors' overall health and nutritional well-being.

- **Commodity Supplemental Food Program (CSFP)** – This program aims to improve the health and nutritional well-being of elderly individuals, 60 years and older, who are vulnerable to malnutrition and are income eligible.
- **Healthy Options Program for the Elderly (H.O.P.E.)** – Working with community partners such as public housing, senior centers, and medical clinics, this program provides 30+ pound boxes of shelf-stable food as a supplement to our senior population.
- **Senior Mobile Pantry Program** – Weekly community distributions throughout the Treasure Coast providing 60+ pounds of nutritious food and other essentials to seniors.
- **Veterans' Outreach** – This initiative targets homeless veterans in our four-county area by providing them with boxes packed at our Distribution Center. In those boxes are

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nutritious food items suitable for outdoor living as well as sunscreen, shampoo, and conditioner.

Job Training Programs

Treasure Coast Food Bank's job training programs support self-sufficiency, address the root causes of hunger, and provide job readiness opportunities for unemployed or underemployed individuals interested in entering growing career fields.

We actively offer programs in culinary training, supply chain management, CDL certifications, hospitality, and barista training.

All programs include life skills training and professional preparedness training, which encompass resume writing, interview skills, and soft skills training alongside industry standardized courses.

Eligible individuals who qualify can attend our courses free of charge.

See available programs and learn more: https://stophunger.org/umbrella/job-training-programs/

Benefits Outreach Program

Our Benefits Outreach team reaches out to eligible low-income people who are not currently participating in SNAP, Medicaid, Florida Kid Care, and TANF and shares information about the benefits of the program to help them make an informed participation decision. The program also includes nutrition education, health & wellness workshops, economic mobility presentations, senior programs, child nutrition programs, and more. It provides individuals and families with the tools they need to achieve independence, health, and financial stability and is available in English, Spanish, and Creole.

Learn More: https://stophunger.org/program/snaped/

Whole Child Connection Program

Whole Child Connection is designed to provide a simple, straight-forward way to connect local families with the help that they need. It is available to all Martin County children and their families, ensuring anonymity while giving them access to a wide range of community services. The goal is to help families lead a healthier, more fulfilling life.

Learn More: https://stophunger.org/program/whole-child-connection/

Contact Treasure Coast Food Bank

401 Angle Rd. Ft. Pierce, FL 34947 Phone: 772.489.3034

Fax: 772.489.5673

Email: info@tcfoodbank.org

Website: https://stophunger.org/

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Orange County

A Grateful Mind International Clothing Assistance

Can help with: Clothing ›

Phone	(407) 900-5558
Email	info@agratefulmind.org

A Grateful Mind International provides the Community Clothes Pantry for people living in Orange County, FL. **Call us:**

Centralized Number:

Email us:

info@agratefulmind.org

Our Clothing Distributions provide gently used or new clothes that to the men, women & children we provide assistance for. We currently distribute clothes during for disaster relief and on Outreach Days in the community during designated times.

**If you are in need of clothes contact us for a voucher or for the next date for our community distribution site.

We have extended our Clothing Distribution Program to include "Kids Care Closets". These closets are being located in designated low-performing schools in low income communities to allow a family to attain new or gently used children's clothes and other necessities throughout the school year to aid them in sending their child to school prepared to learn.

Ashley Furniture - Furniture Assistance (Beds for Children) – Orlando

Can help with: Furniture ›

Address	4607 Millenia Plaza Way, Orlando, FL 32839
Phone	Participating Store Phone: (321) 204-3290
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

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Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Orlando

Can help with: Furniture ›

Address	829 N Alafaya Trail, Orlando, FL 32828
Phone	Participating Store Phone: (407) 382-1505
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

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Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Main Office

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Debt & Credit ›

Address	1771 N Semoran Blvd, Orlando, FL 32807
Phone	Phone: 407-658-1818 Phone Number: (407) 658-1818 (x1327)
Website	https://cflcc.org/
Hours	Hours: 8:00am-4:00pm (Monday-Friday)

Website: https://cflcc.org/

PROGRAMS & SERVICES

- **Family Stability Program Who We Are**

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter counties. Click here for information on COVID-19 pandemic-related rental assistance: https://cflcc.org/wp-content/uploads/2021/11/ESG-FLYER.pdf

Meet with a Case Manager: In Orange County, please call (407) 658-1818.

- **Agape Mission Markets Who We Are**

The Agape Mission Markets are food pantries, where those in need can receive meats, fresh fruits, vegetables, and more that best meet their nutritional and personal preferences. The Agape Mission Markets are made possible thanks to the help of Second Harvest Food Bank, Orange County Government, Publix, and the United Way. The Orlando (East) Agape Mission Market is located at the Catholic Charities of Central Florida – Main Office at 1771 N Semoran Blvd, Orlando, FL 32807. **Food Assistance is by Appointment Only. Available Appointment Times:**

- Monday 8:30am-12:30pm
- Wednesday 8:30am-12:30pm
- Friday 8:30am-12:30pm

- **Housing**

About

Catholic Charities of Central Florida provides housing for individuals who might otherwise be unable to afford it—including the elderly. This is done through affordable housing properties for individuals, families, and seniors that are managed by Resurrection Property Management.

- **Resurrection Property Management**

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Who We Are

Resurrection Housing Services provides individuals and families with the tools to obtain and preserve a home through Resurrection Property Management and the Resurrection Community Housing Development Organization.

Resurrection Property Management manages resilient, sustainable, and quality affordable houses and communities throughout Central Florida.

Resurrection Community Housing Development Organization creates and develops communities comprised of affordable housing. Through housing counseling, individuals receive counseling assistance in the process of attaining their personal goals for housing.

Individual and Family Housing – Orange County

Monsignor Bishop Manor

815 Borders Cir Orlando, FL 32808

Phone: 407-293-3339

Monsignor Bishop Manor is 144-unit affordable apartment community in the Pine Hills neighborhood of Orlando. It is within walking distance of local shops and public transportation.

Senior Housing – Orange County

St. Joseph Garden Courts

1515 N Alafaya Trail Orlando, FL 32828

Phone: 407-382-0808

St. Joseph Garden Courts, a 79-unit community, is located in East Orlando and provides safe and affordable apartments for seniors. Located right next to The Waterford Town Center, residents have shopping, dining, and other activities nearby.

- **Housing Counseling**

Phone Number: (407) 658-1818 (x1329)

Hours: 9:00am-4:00pm (Monday-Friday)

Who We Are

Housing Counseling serves individuals and families by providing them the tools and resources needed to reach their housing goals, whether current/prospective homebuyers or renters. Our housing counselors are HUD-Certified and available for an in-person, virtual, or phone appointment. Currently, there is the option for an appointment with a Spanish speaking counselor.

Services Offered

You are not alone. Get connected with the help, support, and resources you need free of charge.

- **Financial Management**

We provide free education workshops to help you set financial goals, take control over debt, develop knowledge regarding financial products that could be a good fit for you, and how to recognize and avoid scams/fraud.

- **Budget Coaching**

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At its core, a budget is a worksheet with separate categories for income, expenses, and savings. Whatever your path may be, you'll want to keep your finances organized and make smart decisions regarding money! We will teach you how to track your spending, set realistic goals, and make a plan that will give you a greater sense of control over your financial life.

- **Credit Building**

Building credit from scratch does not have to be difficult. We can help you learn how to establish credit by understanding the fundamentals of credit and implementing strategies to help you keep your credit headed in the right direction.

- **Mortgage Counseling**

A housing counselor can talk to you about your situation and help you decide what mortgage options are best for you, whether you are preparing to buy a home for the first time or looking to refinance to make home improvements.

- **Rental Counseling**

Housing counseling agencies play an essential role in reducing evictions by: helping clients identify an affordable unit, providing information to renters on tenant rights and faith housing issues, counseling on household budgeting and good rental practices, and connecting clients with community resources.

- **Foreclosure Prevention**

If you have missed any mortgage payments, are about to miss a payment, or if your loan already has been referred to an attorney for foreclosure, a HUD-approved counselor can assist you and discuss specific options that may work for you.

- **Fair Housing**

Our mission is to help individuals and families from majority and minority groups with their housing needs, regardless of race, religion, color, national origin, sex, disability, and familial status.

- **Behavioral Health Services Who We Are**

Behavioral Health Services offers a variety of programs, including counseling, coordination of care and community education that seek to increase mental health awareness and decrease stigma in the community. We are dedicated to helping clients get connected to services that support mental well-being and overall mental health. Whether it is in-person or virtual, we have the capacity through our extensive network to meet people in ways most convenient for them. These services are offered throughout the nine counties of Diocese of Orlando.

- **Counseling Services** We offer virtual and face-to-face outpatient counseling services for older adolescents, adults, senior citizens, couples and families. Our staff have a variety of specialties—including, but not limited to, trauma, depression, anxiety, and relationship issues. We offer Pre-Cana services for couples seeking marriage in the Catholic Church and post annulment services as well. We offer faith-based and non-faith-based services to meet the needs of a wide variety of clients. Staff is bilingual in English and Spanish. We accept a variety of insurance including Medicare. In some cases, clients who have insurance we do not accept may be served by other opportunities. We accept self-pay clients. Clients who do not have insurance coverage can be served through our sliding fee program which bases price on household income after taxes and depending on

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household size. If you have questions about your insurance coverage or pricing, please contact us for details.

- **Coordination of Care** We offer coordination of care, which is connective research, referral and follow up support to connect individuals and families to additional services to enhance recovery. We are committed to finding the right treatment for your particular needs. If we are not the best fit, we will accompany, guide, and support to find proper treatment.
- **Community Education** Behavioral Health offers Mental Health First Aid (MHFA) training, a certificate program that trains participants to recognize mental health problems and how to offer and provide initial support and guidance for a friend, family member, co-worker or neighbor in need. Trainings are both live and virtual and open to the general public. To express interest in a MHFA course, please click here.

- **Immigrants & Refugees**
  - **Comprehensive Refugee Services Who We Are**

Comprehensive Refugee Services provides care and compassion to eligible refugees living in Orange, Osceola and Seminole Counties through programs designed to help them integrate into the community and achieve self-sufficiency.

Federal law determines eligibility for Comprehensive Refugee Services' programs. The following category of immigrants are eligible:

Refugees who are forced to flee their home country and are granted status before they arrive in the United States.

Cuban/Haitian entrants who enter the United States due to humanitarian reasons.

Asylees who came to the United States seeking asylum protection and have been granted asylum by immigration asylum officers or by immigration judges.

Afghan and Iraqi Special Immigrants (SIV) who worked with the United States military helping with translation, interpretation, and other skills and who were granted special immigrant status.

Certified Victims of Human Trafficking (VOT) who are foreign born victims of labor or sex trafficking in the United States.

Education

English as a Second Language (ESL) is a free, 8-week English language learning program for adults with limited English skills. The classes are designed to help students learn how to read, write, speak, and comprehend in English. Students wishing to enroll in the ESL program are required to take the CASAS (Comprehensive Adult Student Assessment Systems) placement test.

Vocational Education is a free program for adults 18 years and older who have acquired the English skills necessary to begin a technical training program. Its purpose is to assist clients in meeting their educational and career goals. Clients can continue their education through training offered by Orange Technical College–a partner of Catholic Charities of Central Florida.

Case Management

Case Management provides assistance to new-comers with referrals and follow-ups to Adult Education, Legal Services, Youth and Family Services, and Employment Services (clients

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must have an Employment Authorization Document). Case management also refers clients to partners including: the Florida Department of Children and Families, the health departments in our tri-county zone, and 4C/child care services.

Employment Services

The employment services team helps clients get suitable employment based on their skills, education, transportation, and language and mediates between employers and employees. Clients are also provided with employability preparation such as job interviews and practice, mock applications, resumes, and translation services. Job coaching is also available to help them complete necessary paperwork—including assisting both the employee and employer with the I-9 form.

Legal Services

The legal services provided by Comprehensive Refugee Services include assistance with obtaining Employment Authorization Documents (EAD), permanent residency applications, and other employment-related immigration status issues.

Immigration Legal Services provides low-cost legal representation to all individuals regardless of background, race, religion, country of origin or ability to pay. Our priority is to serve mainly low-income and indigent foreign-born individuals and their families.

Immigration Legal Services provides direct legal immigration services and representation in the following cases:

- Consultations
- Family Petitions
- Citizenship/Naturalization
- Permanent Residency
- Employment Authorization
- Consular Processing
- Immigration Court Representation
- Asylum
- Deportation/Exclusion Hearings
- Deferred Action for Childhood Arrivals (DACA)
- Temporary Protected Status (TPS)
- VAWA – self petitions for battered spouse and children
- U Visa – victims of crimes
- T Visa – victims of trafficking
- Religious Visas
- Certified Translations
- Interpretation

Youth Services

The Refugee Youth Program provides assistance in addressing the educational, language, and employment needs of vulnerable refugee/entrant youth who may be at risk of dropping out of high school, not meeting high school graduation requirements, or are in need of alternatives to a traditional high school education, with an overall goal of employment and integration.

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The program provides guidance and assistance in accessing community and school resources to support the academic and career goals of refugee youth at risk during the fist years of living in the United States.

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Rosemont – Multi-Ministry Service Center

Can help with: Food › | Housing & Shelter ›

Address	4300 Clarcona Ocoee Rd, Suite 401, Orlando, FL 32810
Phone	Phone: 407-658-1818
Website	https://cflcc.org/

Website: https://cflcc.org/

PROGRAMS & SERVICES

- **Family Stability Program Who We Are**

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter counties. Click here for information on COVID-19 pandemic-related rental assistance: https://cflcc.org/wp-content/uploads/2021/11/ESG-FLYER.pdf

Meet with a Case Manager: In Orange County, please call (407) 658-1818.

- **Agape Mission Markets Who We Are**

The Agape Mission Markets are food pantries, where those in need can receive meats, fresh fruits, vegetables, and more that best meet their nutritional and personal preferences. The Agape Mission Markets are made possible thanks to the help of Second Harvest Food Bank, Orange County Government, Publix, and the United Way. The Orlando (West) Agape Mission Market is located at the Rosemont – Multi-Ministry Service Center at 4300 Clarcona Ocoee Rd, Suite 401, Orlando, FL 32807.

- Wednesday 10:00am-2:00pm
- Thursday 10:00am-2:00pm

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Covenant House Florida – Youth Transitional Housing

Can help with: Housing & Shelter ›

Phone	Homeless Helpline: Broward 954-563-4357 211.org: 2-1-1 National Human Trafficking Hotline: 1-888-373-7888 or text 233733 National Runaway Safeline: 1-800-786-2929
Website	https://www.covenanthousefl.org/orlando

Our Residential Center welcomes you 24 hours, 7 days a week, 365 days a year with no questions asked. If you need a safe place to stay, please contact us. Both Fort Lauderdale and Orlando locations accept youth ages 18-22 including pregnant and parenting youth and their babies.

- **In Orlando**: Call us at (407) 482-0657 or (800) 441-4478 or find us at 5931 E. Colonial Drive, Orlando, FL 32807. Toll-free: (800) 441-4478
- **In Fort Lauderdale**: Call us at (954) 561-5559 or (800) 683-8338 or find us at 733 Breakers Ave., Fort Lauderdale, FL 33304. Toll-free: (800) 683-8338

Operation Home Free coordinated through National Runaway Safeline (youth 12-18) may receive Greyhound transportation home provided parents have filed a missing person's report.

What should I bring with me?

One bag that can fit in a locker (like a locker at school).

What should I expect when I arrive?

You will be asked some basic questions regarding your current needs, health and wellbeing then you will have a choice to stay with us or take what you need (food, shower, clothing) and leave the building.

Jewish Family Services of Greater Orlando

Can help with: Food › Transportation ›

Address	The George & Madeline Wolly Center 2100 Lee Road Winter Park, FL 32789
Phone	Request an appointment: 407-644-7671 (Monday-Thursday 8am to 5pm) To apply call: 407-644-7593
Website	https://www.jfsorlando.org/
Email	Rabbi@JFSorlando.org
Counties served	Orange, Seminole

The mission of Jewish Family Services of Greater Orlando (JFS Orlando) is to provide services that stabilize individuals & families in crisis and enhance the quality of life across generations to all members of our Central Florida community.

We aim to move lives from crisis to stability by taking a holistic approach in assisting those in need and providing a variety of wrap-around services. Our programs cover four core areas:

- Hunger

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- Mental and Emotional Stability
- Homelessness Prevention
- Aging/End of Life

Services

- **Pearlman Food Pantry:** Food pick-up is **by appointment only**. Please call (407) 644-7593 or click the button below to begin your request for an appointment with JFS Orlando's Pearlman Food Pantry. Please note, pantry hours are Monday - Thursday 9AM - 4PM. Make sure to bring a photo ID.

Request an appointment: https://www.jfsorlando.org/pantry-appointment-request-form

- **Counseling:** https://www.jfsorlando.org/counseling

The Counseling, Growth, & Development Program provides individual, couple, family and group mental health counseling in a trusting, reassuring and healing atmosphere. Clinical therapists help clients cope with major life problems in a timely and effective manner and guide people through major life transitions.

- **Family Stabilization Program:** The Family Stabilization Program (FSP) is a preventative, six-month case management program. The program is designed for families to obtain self-sufficiency by teaching them critical skills and tools to resolve crises and avoid future hardships while achieving long term stability.

ext.250 (City of Orlando or Seminole County

Ext. 236 (Orange County)

- **RIDE Program:** https://www.jfsorlando.org/ride-program

Through the RIDE (Reliable Independent Drivers for the Elderly) Program, JFS provides round-trip rides to vital medical appointments for qualifying, low-income seniors or disabled adults. Program participants are entitled to two free roundtrip rides per month within a ten-mile radius of their residence. The program is for Orange and Seminole County residents only.

Due to the Success of the RIDE program, our waitlist is temporarily closed to new clients. Please check back periodically for updated availability.

- **Chaplaincy**

The community Chaplaincy program is a pastoral outreach service that provides end of life services, burial or memorial services, and other visits, such as hospice, hospital or home visits, to the unaffiliated Jewish community. This program operates in partnership with the Greater Orlando Board of Rabbis and the Jewish Federation of Greater Orlando.

Contact Rabbi Siegel at (407) 644-7593 ext. 233 or Rabbi@JFSorlando.org

Contact

407-644-7593

Computer Lab

The JFS Orlando Computer Lab provides the Central Florida community with much-needed access to vital technology such as the internet, office application software and printing services. The primary purpose of the Computer Lab is to provide clients the ability to search and apply for employment, develop resumes, apply for government assistance and improve their overall computer literacy. Funded in part by the Frances & Joseph Victor Fund at the Central Florida Foundation, computer lab services are offered to clients FREE of charge and

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are available year-round. Trained volunteers staff the computer lab and are available to assist with any technology needs.

407-644-7593

Website: www.jfsorlando.org/services/computer-lab/

Email: info@jfsorlando.org

Orlando Utilities Commission- Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.hfuw.org/get-help/financial-assistance/
Counties served	Orange, Osceola

OUC Assistance Programs

In addition to helpful and easy savings tips, tools and rebates to help lower energy bills, OUC offers several assistance and payment options to support our customers.

- **Project CARE**

Project CARE, OUC's utility payment assistance program, provides emergency relief for those experiencing temporary financial hardships.

Since 1994, Project CARE has helped thousands of local families through difficult times. The program provides emergency relief for those experiencing temporary financial hardships to keep their lights on and water flowing when they need it most.

Project CARE is made possible through the generosity of OUC employees and customers. Working together, we can make a positive difference for our neighbors in our community.

How Do Customers Apply For Project CARE Assistance? All donations are administered by the Heart of Florida United Way, a local non-profit community assistance agency. OUC customers who need assistance should call United Way at 2-1-1 or complete an online application.

- **OUC Power Pass**

A prepaid program that allows our residential and small business customers to pay-as-you-go for utility services**.**

Cost & Fees

OUC Power Pass is an optional program. New or existing customers may sign-up to participate in the program.

New Customers

An initial $25 service charge as well as a $50.00 minimum credit balance is required to create and activate the OUC Power Pass account. (Total $75)

Existing Traditional Customers

A minimum of $50.00 credit balance is required to activate the OUC Power Pass account. When converted, all deposits will be applied toward any outstanding balance. (Total $50)

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Any additional outstanding balances due, may have a portion placed in Debt Recovery, and 30% of all funds added after set-up of account will be applied to slowly pay off this outstanding balance.

How Does it Work?

Buying electricity in advance is very similar to buying gas for your car:

- You pay for your gas in advance at the gas station
- The amount of gas you use depends on how often, how fast, and how far you drive
- Your fuel gauge tracks your usage (full, empty, or somewhere in between)
- Your fuel light alerts you when your gas tank is running low
- An empty gas tank stops your car
- Adding more gas re-starts or keeps your car running
- **Medical Alert**

OUC's Medical Alert Program is offered to customers whose electrical service is medically essential. Customers requiring life-sustaining equipment (such as heart monitors, oxygen concentrators, feeding pump, in home dialysis, etc.) can rely on OUC to provide special consideration for their accounts.

If you or a member of your family uses life-sustaining equipment, please call us at 407-423-9018. An OUC customer service representative will give you details about the Medical Alert Program and tell you how to qualify.

- **Special Needs Registry**

Available in Orange and Osceola Counties

Persons with disabilities, medical or mobility problems need to make sure they are registered with the Special Needs Program. Your county's Special Needs Program provides transportation assistance and special medical shelters during disaster situations.

To sign up or to learn more, Orlando and Orange County residents should contact the Orange County Special Needs Program at 407-836-9319. Osceola County residents should contact the Osceola County Office of Emergency Management at 407-742-9000 Monday-Friday from 8 a.m. to 5 p.m., or go to www.osceola.org.

- **Budget Billing**

Allows customers to pay a set amount per month, so there are no surprise bills, and settle any remaining balance on the enrollment anniversary date.

Payment options are available by logging into your myOUC account or calling Customer Service at 407-423-9018.

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Pearlman Emergency Food Pantry

Can help with: Food ›

Address	The George & Madeline Wolly Center 2100 Lee Road Winter Park, FL 32789
Phone	Phone: (407) 644-7593
Website	https://www.jfsorlando.org/pearlmanfoodpantry

JFS Orlando's Pearlman Food Pantry fights hunger by providing emergency food assistance to individuals and families. In 2021, JFS supplied food for 180,000 meals to alleviate hunger in Central Florida.

Food pick-up is **by appointment only**. Please call (407) 644-7593 or click the button below to begin your request for an appointment with JFS Orlando's Pearlman Food Pantry. Please note, pantry hours are Monday - Thursday 9AM - 4PM. Make sure to bring a photo ID.

Contact

JFS Orlando

Fax: (407) 209-0289

Salvation Army – Orlando Adult Rehabilitation Center

Can help with: Housing & Shelter ›

Address	3955 W. Colonial Drive, Orlando, FL 32808
Phone	Phone: 407-295-9311
Website	https://gethelp.salvationarmyusa.org/

Website: https://gethelp.salvationarmyusa.org/

Substance Abuse Services

The Salvation Army's Adult Rehabilitation Centers provide spiritual, social and emotional assistance for men who have lost the ability to cope with their problems and provide for themselves. Each center offers residential housing, work, and group and individual therapy, all in a clean, wholesome environment. The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment. Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Adult Rehabilitation Centers use a holistic approach to restoring hope

The Salvation Army Adult Rehabilitation Centers have served as beacons of hope to people seeking help for any number of social and life issues, including problems related to substance abuse. Our programs focus on the physical, emotional, and spiritual well-being of the people who choose to participate.

The Salvation Army's Adult Rehabilitation Centers are 180-day residential work-therapy programs providing spiritual, social, and emotional assistance to people who have lost the ability to cope with their problems and provide for themselves.

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Eligibility:

The program is generally provided without charge to the participants once the Center staff has determined that the program can appropriately address the needs of the applicant (insurance is not necessary). Other minimum requirements include the following:

- Are adults ages 21-65.
- Pass a drug test and breathalyzer upon arrival.
- Able to perform a work therapy assignment for a maximum of eight hours a day. Schedules can be adjusted to meet the needs of the participants.
- Agree to participate in all program activities, including attending counseling sessions, classes and worship services.

*Requirements may vary based on location.

Salvation Army – Orlando Area Command / Orlando Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	416 W Colonial Dr, Orlando, FL 32804
Phone	Phone: 407-423-8581
Website	https://orlando.salvationarmyflorida.org/

Website: https://orlando.salvationarmyflorida.org/

Salvation Army – Orlando Corps

440 W Colonial Dr

Orlando, FL 32804

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Senior Housing**
  - The William and Catherine Booth Towers are two vital programs offered to seniors. The Towers are high-rise apartment complexes for low-income senior citizens age 62 and older with a limited number of accessible units for individuals 18 and up who qualify. William and Catherine Booth Towers provide 293 one-bedroom/one-bath apartments with full amenities.
    - **We are proud that both Catherine and William Booth Towers are smoke-free facilities.**
    - The residents are provided with a facility that has: 24 hour courtesy desk, coin operated laundry rooms, recreation rooms, lounge areas and a beautiful view overlooking greater Orlando. The Tower residents have plenty of programs and activities to fill their days with fun and fellowship. Special luncheons and events take place on a regular basis providing good social activities for all of the residents to enjoy. Currently, each facility has approximately a one-year waiting list of people in need of housing at the Towers.
      1. **Catherine Booth Towers** (HUD Housing for Seniors) 625 Lake Dot Circle Orlando, Florida 32804 407-650-8180
      2. **William Booth Towers** (HUD Housing for Seniors) 633 Lake Dot Circle Orlando, Florida 32801 407-843-5533
    - **William and Catherine Booth Towers are proud to be Equal Housing Opportunity facilities.**
- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process

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followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.

- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – Emergency Financial Assistance Eligibility (Orange County)

Emergency Financial Assistance is offered only on a limited basis. To qualify for our program, you must have encountered an unexpected emergency that can be supported by documentation and you must be a resident of Orange County. If you received financial

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assistance from another agency within the past 12 months, it is possible you will not qualify for our program, and you will be referred to another community agency.

We take calls for appointments on Friday mornings from 9:00a – 12:00p or until all appointments for the following week are booked. This information is subject to change.

During a phone screening, a staff member will ask questions to determine your eligibility, but the documentation that is required will not be asked of you until the date of your appointment, should you qualify. You must provide copies of all documents, which include:

- ID for all adult members of the household
- SS cards for every member of the household
- Birth certificates for every minor member of the household
- Bank statement from the last 90 days
- Lease/utility bills
- Proof of emergency
- Proof of income
- Proof of expenses

Please understand that financial assistance is not guaranteed and is contingent upon a supervisor's approval. Additional documentation may be required at the request of your caseworker, depending on your case.

All appointments are conducted via phone call and, when at all possible, all documentation should be delivered via email (call for more information). Emergency financial assistance is offered on a limited basis. Call Monday through Friday, 407.423.8581, Ext. 216.

Samaritan Resource Center

Can help with: Housing & Shelter ›

Address	9837 E Colonial Dr., Orlando, FL 32817
Phone	407-482-0600
Website	https://samaritanresourcecenter.org/services/

As an entry point into homeless services, the SRC provides coordinated assessment to identify specific service needs and barriers to stabilized housing. Each client receives their services based on the results of the personalized assessment and they are then served through a service plan, tailored to meet their needs and lead to safe and affordable housing.

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Contact

Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than 200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's

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2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Seniors First, Inc. - In-Home Care Program – Seniors Only

Can help with: Food › | Medical & Dental › | Transportation ›

Counties served	Orange, Polk, Seminole

In-Home Care

If given the choice, older adults want to remain living in their own homes for as long as possible. Each year, we provide nearly 300,000 hours of care to seniors to help them remain at home and avoid or delay nursing home or similar placements.

We assist low-income, home bound seniors aged 60+ in Orange, Seminole & Polk Counties with daily activities that have become difficult due to declining mobility and health. This

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includes clients referred to us who are at high risk of abuse, neglect or exploitation. Clients are charged on an income-based fee scale**. Key services include the following:**

Care Management:

A custom care plan is created for each individual. A package of essential supportive services, in-home and community**-**based, is coordinated by a care manager who monitors the senior's needs on a regular basis.

Homemaker Service

Our homemakers provide light housekeeping and home management services such as laundry, shopping assistance and meal preparation.

Personal Care Assistance

Bathing, dressing, feeding, shaving and walking assistance.

Companionship

Our companions relieve loneliness for isolated seniors by providing socialization, conversation and assistance with reading and personal tasks such as running errands and shopping.

Respite Care

A trained companion for your loved one to relieve caregivers for a few hours.

How to Apply

Learn more by calling us at 407-615-8987. If you meet preliminary program requirements, we will refer you to the Area Agency on Aging – Senior Resource Alliance to apply. There is a waiting list for these services**.**

Seniors First, Inc. - Meal Program (Seniors Only)

Can help with: Food ›

Website	https://www.seniorsfirstinc.org/services/meals-on-wheels/

Meal Programs

1 in 6 Orange County seniors struggles with hunger and may not know where their next meal will come from. That equates to about 16,000 older adults in Orange County alone, nearly enough to fill the Amway Center. Since 1973 we have offered 2 meal programs to help older adults stave off hunger. Each dietician-approved meal meets 1/3 of the recommended daily allowance and is suitable for most diabetic and low-sodium diets.

Meals on Wheels

As the sole Meals on Wheels provider for Orange County, we deliver over 350,000 meals to hundreds of seniors each year. Our volunteers' warm smiles and friendly conversation are the highlights of many seniors' days.

Over 300 volunteers deliver a nutritious lunch and optional cold breakfast to the homes of Orange County seniors 60+ up, Monday through Friday, up to 5 days per week. Frozen meals are served in select areas. Volunteers begin delivering at 9 or 10am depending on route and individuals must be home to receive meals. The program targets low-income seniors who

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have difficulty preparing food, but those with higher incomes can avoid the waitlist by purchasing meals. Case Managers provide referrals and assess seniors' ongoing needs.

Emergency Meals on Wheels

Under the Meals on Wheels umbrella is our Emergency Meals program. Emergency Meals helps seniors who have recently been discharged from a healthcare facility or are experiencing a crisis situation by providing 30 days of nutritious meals to aid in their recovery at home. This service can be extended when circumstances warrant.

Eligibility

Program participants must be 60 years of age or older, Orange County residents, basically homebound, and have an impairment or disability that impacts their ability to grocery shop and cook meals. Seniors must be assessed to see if they qualify to participate in the free meal program.

How it Works

Balanced meals are prepared with special attention to the dietary and nutritional needs of the aging population we serve. Meals are delivered daily Monday – Friday mornings in most areas of Orange County and seniors must be home to receive their meals. Some areas are designated to receive a weekly delivery of frozen meals.

Apply For Meals

Seniors can purchase meals or apply for the free meal program wait list for Orange County. Please call 407.615.8987 to learn more or to complete an application.

NEIGHBORHOOD LUNCH (with transportation)

For more active seniors, Neighborhood Lunch has been providing nutritionally-balanced meals and social activities at 14 donated sites throughout Orange County since 1973. We serve over 100,000 meals to hundreds of seniors annually.

The cornerstone of this program is the fellowship and camaraderie seniors feel from spending time with others their age to offset the social isolation that is so common. Orange County seniors 60+ with limited income come to our sites up to 5 days a week to enjoy a luncheon meal and engage with peers. Social activities include games, holiday and birthday celebrations, field and shopping trips, health and educational seminars, music and exercise. Roundtrip, door-to-door van service is provided to those who lack transportation. Days and times vary by location so please call to reserve your spot and apply for the lunch program today.

Locations

The program serves senior citizens residing in Orange County. Please call 407.615.8987 to learn more or to complete an application.

Contact

Meals on Wheels	**Neighborhood Lunch with Transportation**
T: 407-615-8982	T: 407-615-8970
F: 407-292-2773	F: 407-292-2773

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Stepping Stone Medical Equipment Bank
3711 Vineland Road
Orlando, FL 32811
T: 407-649-4100
F: 407-649-4200

Guardianship Program
Orange and Seminole Counties
T: 407-297-9980
F: 407-521-0577

In-home Care
T: 407-292-0177 Orange and Seminole Counties
T: 863-519-1020 Polk County

Seniors First, Inc. - Medical Equipment Program (Seniors Only)

Can help with: Medical & Dental ›

Address	3711 Vineland Road, Orlando, FL 32811 (map)
Phone	T: 407-649-4100 F: 407-649-4200
Counties served	Brevard, Orange, Osceola, Polk, Seminole

Seniors First assists frail seniors and disabled adults to perform essential tasks of daily living with the help of safety devices, mobility equipment and medical supplies.

Eligibility

Any adult with an impairment living in Orange, Seminole, Osceola, Polk or Brevard County is eligible for this program.

Contact

Seniors First’s Stepping Stone Medical Equipment Bank

Seniors First, Inc. - Transportation Program

Can help with: Transportation ›

Phone	Telephone Number for Orange & Seminole Counties: 407-292-0177 Telephone Number for Polk County: 863-519-1020
Counties served	Orange, Polk, Seminole

Senior First’s transportation services target specific areas, have limited participation and do not include service to doctor appointments.

How to Apply

Learn more by calling us at 407-615-8987. If you meet preliminary program requirements, we will refer you to the Area Agency on Aging – Senior Resource Alliance to apply. There is a waiting list for these services.

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Society of St. Vincent de Paul Orlando (Orange County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Transportation › | Furniture ›

Address	407-481-3223, 5125 S. Apopka Vineland Road, Orlando, FL 32819
Phone	Helpline 407.889.4706 407-481-3223
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Orange County St Vincent de Paul conferences are:

HOLY FAMILY - ORLANDO

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https://svdpholyfamily.org/

RESURRECTION - WINTER GARDEN

407-245-7307

1211 Winter Garden Vineland Rd., Winter Garden, Florida 34787 **ST. ANDREW -** ORLANDO

321-319-0063

801 N. Hastings St., Orlando, FL 32808

ST. JAMES CATHEDRAL - ORLANDO

407-648-9472

215 N Orange Ave Orlando, FL 32801

ST. JOHN VIANNEY - ORLANDO

407-826-4898

6200 S Orange Blossom Trl, Orlando, FL 32809

The Jewish Community Center - Rosen JCC Financial Aid Program – (Orange & Seminole Counties)

Can help with: Child Care ›

Phone	407-387-5330
Website	https://www.rosenjcc.org/about/financial-aid/
Email	info@www.rosenjcc.org, BarbaraC@www.rosenjcc.org
Counties served	Orange, Seminole

11184 S Apopka Vineland Rd, 32836

Website: https://www.rosenjcc.org/about/financial-aid/

Email: info@www.rosenjcc.org

Facility Hours: Monday-Thursday, 6:30AM-9PM; Friday, 6:30AM-6PM; Saturday, 9AM-5PM; Sunday, 9AM-3PM

As part of its mission, the Rosen JCC raises and distributes funds to local families that, due to financial constraints, would otherwise not be able to participate in our child care programs.

Our goal is for no family to be denied access to our programs due to financial hardship. Each year, the JCC sets aside money for scholarships and financial aid for membership fees and child care programs (early childhood, after-school and summer camp).

To apply for financial aid:

- Review the instructions for applying for financial aid (see below "Application Process" and "Documents Required" sections).
- Log into the FACTS web portal to complete your application.
- E-mail us to notify us that you have completed your application and, if desired, to place a deposit to hold your spot in a program.

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- If you have additional questions about our financial aid process, please contact Barbara Chiorazzi, Chief Financial Officer, at BarbaraC@www.rosenjcc.org. For assistance with the FACTS online system, please contact their Customer Care team at 1-866-441-4637.

The JCC only provides aid toward its membership fees, and early childhood, after-school and summer camp programs. For other forms of assistance, including hunger and homelessness, counseling, emergency financial aid and older adult support, we recommend contacting Jewish Family Services at 407-644-7593.

Application Process:

FINANCIAL AID INSTRUCTIONS

How To Apply

Additional applications are accepted on a rolling basis throughout the year if remaining funds are available. We encourage you to contact us prior to starting any new applications after the deadline to inquire if any additional funds are still available. Any financial aid granted is good for a period of one year (June 1st - May 31st); all recipients must re-apply for the following year.

Step 1

To reserve a spot in a program during the application process, complete the necessary registration paperwork and pay a $100 deposit. This step is optional, but is required to hold a spot for a program that might fill up. This deposit will be applied to the program fees if financial aid is awarded and accepted, or refunded in full otherwise.

Step 2

Apply online through the FACTS Grant & Aid system at https://online.factsmgt.com/signin/4K3ZP. A $30 administrative fee is charged by FACTS that must be paid by the applicant. It generally takes about one week for FACTS to process your application. The JCC does not process nor receive this fee and is unable to refund it.

Step 3

Applications must be accompanied by the following documents (see below), which should be supplied for both parents.

If you have any questions or concerns about the application process, you may speak with a FACTS Customer Care Representative at 1-866-441-4637.

Step 4

E-mail Barbara Chiorazzi, Chief Financial Officer, at BarbaraC@www.rosenjcc.org, to let him know that you have completed your application. Please include your name, the names of the children for whom you are requesting financial aid, the programs requested, and the best phone number to contact you.

Documents Required:

Applications must be accompanied by the following documents, which should be supplied for both parents:

> Past two years’ federal tax forms including all schedules and W-2s for both parents.

> Recent pay stubs for both parents showing year-to-date totals.

> Current bank statements showing balances for both parents.

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> 401K and other financial investment statements for both parents.

> Supporting documentation for social security income, welfare, child support, food stamps, worker's compensation, and Temporary Assistance for Needy Families, if applicable.

> Statement of need describing why you are requesting assistance, including any extenuating circumstances or recent changes to your family or economic circumstances in the past year.

These documents can be uploaded online, faxed to 1-866-315-9264, or mailed to the address below:

FACTS Grant & Aid Assessment

P.O. Box 82524

Lincoln, NE 68501

The Mustard Seed of Central Florida – Furniture Bank

Can help with: Furniture ›

Website	https://mustardseedfla.org/services/furniture-program/
Email	info@mustardseedfla.org

12 Mustard Seed Lane Orlando, FL 32810 Phone: (407) 875-2040 Fax: (407) 875-3413 Email: info@mustardseedfla.org

Website: https://mustardseedfla.org/services/furniture-program/

Any of our Central Florida neighbors in need of furniture assistance through the furniture program must obtain a referral from an authorized Mustard Seed Referring Agency. The referring agency representative will visit your home to help you determine your furniture needs prior to referring you to the Mustard Seed for assistance. Please make sure you have read and understand the **Client Checklist**

You must make an appointment to receive furniture from the furniture program by calling (407) 875-2040 x 114. Please bring the following items to your appointment:

- Client Referral Form
- Client Checklist
- Photo IDs for adults living in the home
- Birth certificates for ALL minor children living in the home
- $200.00 processing fee in the form of cash, money order or debit/credit card
- Transportation to move the furniture – U-Haul, pickup truck or open trailer. Furniture cannot be placed in an SUV or van.
- If you need assistance placing items into your truck, it is an additional $20 for us to help.

Please note: It is your responsibility to find a Referring Agency. If you know of an organization or church that would like to become one of our Referring Agencies, please direct them to our "Become a Referring Agency".

*if you have participated in the furniture program at the mustard seed before, you are not eligible for help again unless you can show you have had a fire, flood or any other natural

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disaster. Our resources are limited and we are here to help families and individuals move forward.

United Against Poverty

Can help with: Food ›

Website	https://unitedagainstpoverty.org/
Counties served	Indian River, St. Lucie

https://unitedagainstpoverty.org/ United Against Poverty is a registered 501c3 nonprofit with campuses in Indian River County, Orlando, and St. Lucie County Florida. Our mission is to serve those in poverty by providing crisis care, case management, transformative education, food and household subsidy, employment training and active referrals to other collaborative social service providers.

Emergency Food assistance

Our Member Share Grocery Program is a dignified food and household assistance program that allows members to select the nutritious food items they choose.

Here’s how it works:

Qualified Families who are living in the 200% or below Federal Poverty Level must fill out an application. Upon qualification, they receive a free Member Card. Once they are given a card, they can select any food or household product they may need for their households. This provides the basic needs, the variety and the nutritious food needed for them and their families. Our Program Members contribute a nominal handling fee per item, to cover costs of picking up donations. This contribution gives them dignity and empowerment to engage in the life changing transformational programs we offer at UP. Any proceeds from those contributions are directed back into the support of facilitating our life changing programs.

Member Share Grocery Program Hours of Operation

Monday: 9 a.m. – 6 p.m.

Tuesday: 9 a.m. – 6 p.m.

Wednesday: 9 a.m. – 6 p.m.

Thursday: 9 a.m. – 6 p.m.

Friday: 9 a.m. – 6 p.m.

Saturday: 9 a.m. – 6 p.m.

Sunday: 11 a.m. – 6 p.m.

Qualified members can save up to 70% of their household food and product budget.

Membership is free. *Check below to see if your household qualifies to be part of this nonprofit grocery program.

Household Size Annual Household Income At/Below

1 $27,180

2 $36,620

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3 $46,060

4 $55,500

*For households with more than 4 people, add $8,960 for each additional person.

English Form: https://unitedagainstpoverty.org/campus/st-lucie/

Spanish Form: https://unitedagainstpoverty.org/campus/st-lucie/

Contact

UP St. Lucie
2520 Orange Avenue
Fort Pierce, FL 34947
772-468-8543

UP Orlando
150 W Michigan St
Orlando, FL 32806
(407) 650-0774

UP Indian River (North)
1400 27th Street
Vero Beach, FL 32960
772-564-9365

UP Indian River (South)
1050 Old Dixie Highway SW
Vero Beach, FL 32962
772-564-9365

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Osceola County

Ashley Furniture - Furniture Assistance (Beds for Children) – Kissimmee

Can help with: Furniture ›

Address	1301 W Osceola Pkwy, Kissimmee, FL 34741
Phone	Participating Store Phone: (407) 943-2080
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Holy Redeemer – Multi-Ministry Service Center

Can help with: Food › Housing & Shelter ›

Address	1603 N Thacker Ave Kissimmee, FL 34741
Phone	Phone: 407-658-1818
Website	https://cflcc.org/

Website: https://cflcc.org/

PROGRAMS & SERVICES

- **Family Stability Program Who We Are**

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and

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circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter counties. Click here for information on COVID-19 pandemic-related rental assistance: https://cflcc.org/wp-content/uploads/2021/11/ESG-FLYER.pdf

Meet with a Case Manager: In Osceola County, please call (407) 658-1818.

- **Agape Mission Markets Who We Are**

The Agape Mission Markets are food pantries, where those in need can receive meats, fresh fruits, vegetables, and more that best meet their nutritional and personal preferences. The Agape Mission Markets are made possible thanks to the help of Second Harvest Food Bank, Orange County Government, Publix, and the United Way. The Kissimmee Agape Mission Market is located at the Holy Redeemer – Multi-Ministry Service Center at 1603 N Thacker Ave, Kissimmee, FL 34741, and is open during the following days/hours:

- Tuesday 9:00am-12:00pm
  - Thursday 9:00am-12:00pm
- **Immigrants & Refugees**
  - **Comprehensive Refugee Services Who We Are**

Comprehensive Refugee Services provides care and compassion to eligible refugees living in Orange, Osceola and Seminole Counties through programs designed to help them integrate into the community and achieve self-sufficiency.

Federal law determines eligibility for Comprehensive Refugee Services' programs. The following category of immigrants are eligible:

Refugees who are forced to flee their home country and are granted status before they arrive in the United States.

Cuban/Haitian entrants who enter the United States due to humanitarian reasons.

Asylees who came to the United States seeking asylum protection and have been granted asylum by immigration asylum officers or by immigration judges.

Afghan and Iraqi Special Immigrants (SIV) who worked with the United States military helping with translation, interpretation, and other skills and who were granted special immigrant status.

Certified Victims of Human Trafficking (VOT) who are foreign born victims of labor or sex trafficking in the United States.

Education

English as a Second Language (ESL) is a free, 8-week English language learning program for adults with limited English skills. The classes are designed to help students learn how to read, write, speak, and comprehend in English. Students wishing to enroll in the ESL program are required to take the CASAS (Comprehensive Adult Student Assessment Systems) placement test.

Vocational Education is a free program for adults 18 years and older who have acquired the English skills necessary to begin a technical training program. Its purpose is to assist clients in meeting their educational and career goals. Clients can continue their education through training offered by Orange Technical College–a partner of Catholic Charities of Central Florida.

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Case Management

Case Management provides assistance to new-comers with referrals and follow-ups to Adult Education, Legal Services, Youth and Family Services, and Employment Services (clients must have an Employment Authorization Document). Case management also refers clients to partners including: the Florida Department of Children and Families, the health departments in our tri-county zone, and 4C/child care services.

Employment Services

The employment services team helps clients get suitable employment based on their skills, education, transportation, and language and mediates between employers and employees. Clients are also provided with employability preparation such as job interviews and practice, mock applications, resumes, and translation services. Job coaching is also available to help them complete necessary paperwork—including assisting both the employee and employer with the I-9 form.

Legal Services

The legal services provided by Comprehensive Refugee Services include assistance with obtaining Employment Authorization Documents (EAD), permanent residency applications, and other employment-related immigration status issues.

Immigration Legal Services provides low-cost legal representation to all individuals regardless of background, race, religion, country of origin or ability to pay. Our priority is to serve mainly low-income and indigent foreign-born individuals and their families.

Immigration Legal Services provides direct legal immigration services and representation in the following cases:

- Consultations
- Family Petitions
- Citizenship/Naturalization
- Permanent Residency
- Employment Authorization
- Consular Processing
- Immigration Court Representation
- Asylum
- Deportation/Exclusion Hearings
- Deferred Action for Childhood Arrivals (DACA)
- Temporary Protected Status (TPS)
- VAWA – self petitions for battered spouse and children
- U Visa – victims of crimes
- T Visa – victims of trafficking
- Religious Visas
- Certified Translations
- Interpretation

Youth Services

The Refugee Youth Program provides assistance in addressing the educational, language, and employment needs of vulnerable refugee/entrant youth who may be at risk of dropping out of high school, not meeting high school graduation requirements, or are in need of

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alternatives to a traditional high school education, with an overall goal of employment and integration.

The program provides guidance and assistance in accessing community and school resources to support the academic and career goals of refugee youth at risk during the first years of living in the United States.

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – St. Thomas Aquinas Medical Clinic

Can help with: Medical & Dental ›

Address	510 Brown Chapel Rd St. Cloud, FL 34769
Phone	Phone: 407-593-1256 To schedule an appointment, please call 407-593-1256.
Website	https://cflcc.org/css/st-thomas-aquinas-medical-clinic
Hours	Hours: Wednesdays – 4:00pm-9:00pm Who We Are

Catholic Charities of Central Florida provides quality medical and dental care, free of cost, at several clinic locations in the Central Florida area. To be eligible, individuals must be uninsured and living at or below 200% of the **Federal Poverty Level** (**https://aspe.hhs.gov/2021-poverty-guidelines**). Volunteer health care professionals provide primary and specialty medical care and dental services in a caring environment under a "medical home" model. Adult primary care is provided at all locations. Pediatric care and other specialties vary by location. We partner with laboratories, diagnostic facilities, hospitals, and treatment centers to connect patients with low-cost options for these additional types of services. Administrative support is provided by numerous clerical volunteers. **This location offers medical care only.**

Each clinic is operated in partnership with local parishes and under the medical and dental guidance of volunteer directors. Our clinics have a silver rating from the **NAFC Quality Standards Program** (**https://www.nafcclinics.org/content/NAFC-launches-membership-quality-standards**).

Kissimmee Utility Authority - Utility Bill Assistance

Can help with: Utility Bill ›

Address	700 Generation Point, Kissimmee, FL 34744
Phone	407-846-8532 407-846-8532 407-742-8400
Website	https://kua.com/pay/customer-assistance-programs/

- **KUA Good Neighbor Utility Assistance Program**

Provides emergency utility bill payment assistance to individuals and families in Kissimmee facing a temporary financial crisis. The program is funded by customers who round up their bills, donations, and KUA's dollar-for-dollar match on all donations.

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Administered by:

Osceola Council on Aging

- **Low-Income Home Energy Assistance Program (LIHEAP)**

Provides financial assistance to low-income households in meeting the cost of home heating and cooling to Osceola County residents.

Administered by:

Osceola Council on Aging

700 Generation Point

Kissimmee, FL 34744

- **Osceola County COVID-19 Emergency Rental and Utility Assistance**

Osceola County is currently collecting information so that we can assess the needs of citizens who may be impacted by community responses related to the Covid-19 virus.

Administered by:

Osceola County

330 N Beaumont Ave

Kissimmee, FL 34741

Orlando Utilities Commission- Utility Bill Assistance

Can help with: Utility Bill ›

Website	https://www.hfuw.org/get-help/financial-assistance/
Counties served	Orange, Osceola

OUC Assistance Programs

In addition to helpful and easy savings tips, tools and rebates to help lower energy bills, OUC offers several assistance and payment options to support our customers.

- **Project CARE**

Project CARE, OUC's utility payment assistance program, provides emergency relief for those experiencing temporary financial hardships.

Since 1994, Project CARE has helped thousands of local families through difficult times. The program provides emergency relief for those experiencing temporary financial hardships to keep their lights on and water flowing when they need it most.

Project CARE is made possible through the generosity of OUC employees and customers. Working together, we can make a positive difference for our neighbors in our community.

How Do Customers Apply For Project CARE Assistance? All donations are administered by the Heart of Florida United Way, a local non-profit community assistance agency. OUC customers who need assistance should call United Way at 2-1-1 or complete an online application.

- **OUC Power Pass**

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A prepaid program that allows our residential and small business customers to pay-as-you-go for utility services**.**

Cost & Fees

OUC Power Pass is an optional program. New or existing customers may sign-up to participate in the program.

New Customers

An initial $25 service charge as well as a $50.00 minimum credit balance is required to create and activate the OUC Power Pass account. (Total $75)

Existing Traditional Customers

A minimum of $50.00 credit balance is required to activate the OUC Power Pass account. When converted, all deposits will be applied toward any outstanding balance. (Total $50)

Any additional outstanding balances due, may have a portion placed in Debt Recovery, and 30% of all funds added after set-up of account will be applied to slowly pay off this outstanding balance.

How Does it Work?

Buying electricity in advance is very similar to buying gas for your car:

- You pay for your gas in advance at the gas station
- The amount of gas you use depends on how often, how fast, and how far you drive
- Your fuel gauge tracks your usage (full, empty, or somewhere in between)
- Your fuel light alerts you when your gas tank is running low
- An empty gas tank stops your car
- Adding more gas re-starts or keeps your car running
- **Medical Alert**

OUC's Medical Alert Program is offered to customers whose electrical service is medically essential. Customers requiring life-sustaining equipment (such as heart monitors, oxygen concentrators, feeding pump, in home dialysis, etc.) can rely on OUC to provide special consideration for their accounts.

If you or a member of your family uses life-sustaining equipment, please call us at 407-423-9018. An OUC customer service representative will give you details about the Medical Alert Program and tell you how to qualify.

- **Special Needs Registry**

Available in Orange and Osceola Counties

Persons with disabilities, medical or mobility problems need to make sure they are registered with the Special Needs Program. Your county’s Special Needs Program provides transportation assistance and special medical shelters during disaster situations.

To sign up or to learn more, Orlando and Orange County residents should contact the Orange County Special Needs Program at 407-836-9319. Osceola County residents should contact the Osceola County Office of Emergency Management at 407-742-9000 Monday-Friday from 8 a.m. to 5 p.m., or go to www.osceola.org.

- **Budget Billing**

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Allows customers to pay a set amount per month, so there are no surprise bills, and settle any remaining balance on the enrollment anniversary date.

Payment options are available by logging into your myOUC account or calling Customer Service at 407-423-9018.

Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than 200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

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Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's 2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Seniors First, Inc. - Medical Equipment Program (Seniors Only)

Can help with: Medical & Dental ›

Address	3711 Vineland Road, Orlando, FL 32811 (map)
Phone	T: 407-649-4100 F: 407-649-4200
Counties served	Brevard, Orange, Osceola, Polk, Seminole

Seniors First assists frail seniors and disabled adults to perform essential tasks of daily living with the help of safety devices, mobility equipment and medical supplies.

Eligibility

Any adult with an impairment living in Orange, Seminole, Osceola, Polk or Brevard County is eligible for this program.

Contact

Seniors First’s Stepping Stone Medical Equipment Bank

Society of St. Vincent de Paul Orlando (Osceola County Conference)

Can help with: Clothing › Food › Housing & Shelter › Utility Bill › Medical & Dental › Transportation › Furniture ›

Address	407-791-5597, 1050 Celebration Avenue, Kissimmee, FL 34747
Phone	Helpline 407.889.4706 407-791-5597
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment

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- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Osceola County St Vincent de Paul conference is:

CORPUS CHRISTI – KISSIMMEE

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Palm Beach County

Ashley Furniture - Furniture Assistance (Beds for Children) – Boca Raton

Can help with: Furniture ›

Address	3350 Airport Rd, Boca Raton, FL 33431
Phone	Participating Store Phone: (561) 750-5223
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Wellington

Can help with: Furniture ›

Address	10312 Forest Hill Blvd, Wellington, FL 33414
Phone	Participating Store Phone: (561) 793-4255
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

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Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – West Palm Beach

Can help with: Furniture ›

Address	2101 Palm Beach Lakes Blvd, West Palm Beach, FL 33409
Phone	Participating Store Phone: (561) 242-1771
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities of the Diocese of Palm Beach, Inc. – Boca Raton

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	370 SW 3rd Street, Boca Raton, FL 33432
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/
Email	afariello@ccdpb.org

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

Established in 1984 as the social service arm of the Palm Beach Diocese, Catholic Charities implements the charitable vision of our Most Reverend Gerald M. Barbarito, Bishop of the Diocese of Palm Beach. That is, to serve and advocate on behalf of those persons who do not have a voice or power to help themselves. Our mission is serving people in need and creating hope in all stages of life.

The services of Catholic Charities are available to all residents of the service area who qualify for the particular program. As the specific needs of the community change and the population rises, the services offered by Catholic Charities also change in response to those needs. Catholic Charities does not discriminate based on a client’s religion, nor on any other classification protected under applicable federal, state or local discrimination laws. The agency serves more than 7,000 people in need every year throughout the Diocese of Palm Beach which includes the counties of Palm Beach, St. Lucie, Indian River, Martin and Okeechobee. Catholic Charities currently provides services through 15 programs and ministries.

Our Catholic Charities' mission is rooted in the fundamental belief that every person has the right to be treated with dignity and that every human life is sacred. Integral to our mission and vision are Catholic Charities’ core values of Faith, Respect and Service. These values underscore "why, how and what we do" within Catholic Charities. Our recognition that “God is in our midst” when we serve our clients, determines the moral strength of our agency. The time, care, dignity and professionalism that we offer each individual client and each other defines us as an exceptional agency.

PROGRAMS & SERVICES

- **In-Person and Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are also available at the Boca Raton office.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction

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recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services
- **Elder Affairs Program Contact: afariello@ccdpb.org**

Since 1978 Catholic Charities Elder Affairs Program has been providing comprehensive guardianship and case management services to the elderly in our community. Many elderly are without support and are unable to manage their personal affairs, leaving them vulnerable to exploitation, abuse, and neglect. Many lack the financial resources to provide for the necessities of living. It is the goal of the program to deliver services that deal with the realities of human suffering and to advocate justice for the elderly person burdened by poverty and the effects of societal indifference.

Through guardianship and case management services, the program can provide vital services to the most vulnerable and needy in our community. This multidimensional program provides comprehensive guardianship and case management services and linkage to community support for individuals 65 years of age and older, residing in Palm Beach County who are at risk physically, mentally, emotionally, financially and/or spiritually. Catholic Charities Elder Affairs program services are available to all regardless of race, income, or religious affiliation.

The Elder Affairs staff assists in both Guardianship Services and Information and Referral Services.

Guardianship Services:

- Protection/management of client’s real estate, personal possessions and assets
- Preparation of a long-term financial plan of care
- Bill pay and budget planning
- Continual monitoring to assure the individual’s physical, emotional and spiritual well-being
- Preparation of a personalized plan of care
- Coordination of care to ensure medical, mental health, social and personal needs are met
- Correspondence with family, legal advisors, medical team and others
- Funeral planning and execution of known wishes

Information and Referral Services:

- Counseling for older persons/their families when faced with lifestyle decisions
- Assessment of personal and medical needs and referral to community services
- Financial assessment and planning for long-term care needs
- Information and assistance with nursing home and assisted living facility admissions.

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- Counseling on the importance of preparing and executing life planning documents (POA, HCS, Living Will)
- Information, referral, and linkage to community service providers

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Catholic Charities of the Diocese of Palm Beach, Inc. – Boynton Beach

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	643 St Mark Place, Boynton Beach, FL 33435
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/
Email	afariello@ccdpb.org

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

Established in 1984 as the social service arm of the Palm Beach Diocese, Catholic Charities implements the charitable vision of our Most Reverend Gerald M. Barbarito, Bishop of the Diocese of Palm Beach. That is, to serve and advocate on behalf of those persons who do not have a voice or power to help themselves. Our mission is serving people in need and creating hope in all stages of life.

The services of Catholic Charities are available to all residents of the service area who qualify for the particular program. As the specific needs of the community change and the population rises, the services offered by Catholic Charities also change in response to those needs. Catholic Charities does not discriminate based on a client’s religion, nor on any other classification protected under applicable federal, state or local discrimination laws. The agency serves more than 7,000 people in need every year throughout the Diocese of Palm Beach which includes the counties of Palm Beach, St. Lucie, Indian River, Martin and Okeechobee. Catholic Charities currently provides services through 15 programs and ministries.

Our Catholic Charities' mission is rooted in the fundamental belief that every person has the right to be treated with dignity and that every human life is sacred. Integral to our mission and vision are Catholic Charities’ core values of Faith, Respect and Service. These values underscore "why, how and what we do" within Catholic Charities. Our recognition that “God is in our midst” when we serve our clients, determines the moral strength of our agency. The time, care, dignity and professionalism that we offer each individual client and each other defines us as an exceptional agency.

PROGRAMS & SERVICES

- **In-Person and Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are also available at the Boynton Beach office.

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The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services
- **Elder Affairs Program Contact: afariello@ccdpb.org**

Since 1978 Catholic Charities Elder Affairs Program has been providing comprehensive guardianship and case management services to the elderly in our community. Many elderly are without support and are unable to manage their personal affairs, leaving them vulnerable to exploitation, abuse, and neglect. Many lack the financial resources to provide for the necessities of living. It is the goal of the program to deliver services that deal with the realities of human suffering and to advocate justice for the elderly person burdened by poverty and the effects of societal indifference.

Through guardianship and case management services, the program can provide vital services to the most vulnerable and needy in our community. This multidimensional program provides comprehensive guardianship and case management services and linkage to community support for individuals 65 years of age and older, residing in Palm Beach County who are at risk physically, mentally, emotionally, financially and/or spiritually. Catholic Charities Elder Affairs program services are available to all regardless of race, income, or religious affiliation.

The Elder Affairs staff assists in both Guardianship Services and Information and Referral Services.

Guardianship Services:

- Protection/management of client’s real estate, personal possessions and assets
- Preparation of a long-term financial plan of care
- Bill pay and budget planning
- Continual monitoring to assure the individual’s physical, emotional and spiritual well-being
- Preparation of a personalized plan of care
- Coordination of care to ensure medical, mental health, social and personal needs are met
- Correspondence with family, legal advisors, medical team and others
- Funeral planning and execution of known wishes

Information and Referral Services:

- Counseling for older persons/their families when faced with lifestyle decisions
- Assessment of personal and medical needs and referral to community services

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- Financial assessment and planning for long-term care needs
- Information and assistance with nursing home and assisted living facility admissions.
- Counseling on the importance of preparing and executing life planning documents (POA, HCS, Living Will)
- Information, referral, and linkage to community service providers

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Catholic Charities of the Diocese of Palm Beach, Inc. – Pahokee

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	1200 E. Main Street, Pahokee, FL 33476
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/
Email	afariello@ccdpb.org

St. Mary's Center

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

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PROGRAMS & SERVICES

- **In-Person and Virtual Counseling Services**

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Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are also available at the Pahokee office.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services
- **Hunger Homeless Outreach**

Catholic Charities Hunger Homeless Outreach provides emergency services that assist individuals and families to attain economic stability and self-sufficiency through the provision of support services and appropriate referrals when necessary. Over the past year, Catholic Charities has made a strategic effort to develop and grow this program with the intention of providing more direct services to the community and those in need.

With its knowledge of the extensive range of resources available in the community, this program provides basic information and referrals but has also grown to provide the following direct services:

- Rent and utility assistance
- Assistance screening: helping to screen clients to see if they qualify for available resources including food stamps (SNAP) and Medicaid.
- Benefit Enrollment: provide help in enrolling those who qualify for assistance benefits.
- Food and transportation assistance

For assistance from this program, please call 561-345-2007. If you are experiencing homelessness, call the Senator Philip D. Lewis Homeless Resource Center at (561) 904-7900.

- **Senator Philip D. Lewis Homeless Resource Center** The Senator Philip D. Lewis Homeless Resource Center is the centralized point-of-entry for families and individuals experiencing homelessness in Palm Beach County. Adopt-A-Family proudly operates the Family Division of the HRC, navigating over 500 families with children annually. Our Family Navigators help families access the help they need – starting, first and foremost, with shelter. Families are offered a number of supportive services, including an initial assessment, housing placement, and comprehensive case management, ensuring they are connected to the aid they need the most. Several initiatives at the HRC work together in harmony to ensure housing solutions are secured for over 300 families a year: The Housing Specialists lead our Rapid Re-Housing program, which offers declining rental assistance and housing placement to families who need to secure a rental unit quickly;

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Diversion helps direct families to programs and resources best suited to their needs; Our Connecting Youth to Opportunities (CYTO), CYTO2, and Youth Establishing Stability programs serve parenting young adults ages 18-24. To reach the Homeless Resource Center, call (561) 904-7900.

- **Immigration Legal Services**

A multi-lingual, multi-cultural staff in three locations provides legal services to foreign-born individuals in need of immigration assistance. The program's focus is primarily on family reunification and includes:

- Family Petitions (I-130)
- Adjustment application before US Citizenship and Immigration Services
- Employment authorization under various programs
- Removal of conditional residence
- Fiancée Visa
- Re-entry permits
- NACARA applications
- Temporary Protective Status
- Unaccompanied Minors
- Affirmative Asylum Applications
- Naturalization applications
- Limited court representations
- VAWA (Violence Against Women Act) self petitions
- Special Immigrant Petitions (Juveniles and Religious Workers)
- Assistance with Consular process
- “U” Visa Applications for Victims of Crime
- “T” Visa Applications for Victims of Human Trafficking
- Limited Labor Certifications and Employment-Based Visas
- TPS Applications (current countries eligible; Burma (Myanmar) El Salvador, Haiti, Honduras, Nepal, Nicaragua, Somalia, Sudan, South Sudan, Syria, Venezuela, Yemen).
- **Elder Affairs Program Contact: afariello@ccdpb.org**

Since 1978 Catholic Charities Elder Affairs Program has been providing comprehensive guardianship and case management services to the elderly in our community. Many elderly are without support and are unable to manage their personal affairs, leaving them vulnerable to exploitation, abuse, and neglect. Many lack the financial resources to provide for the necessities of living. It is the goal of the program to deliver services that deal with the realities of human suffering and to advocate justice for the elderly person burdened by poverty and the effects of societal indifference.

Through guardianship and case management services, the program can provide vital services to the most vulnerable and needy in our community. This multidimensional program provides comprehensive guardianship and case management services and linkage to community support for individuals 65 years of age and older, residing in Palm Beach County who are at risk physically, mentally, emotionally, financially and/or spiritually. Catholic Charities Elder Affairs program services are available to all regardless of race, income, or religious affiliation.

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Information and Referral Services:

- Counseling for older persons/their families when faced with lifestyle decisions
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Catholic Charities of the Diocese of Palm Beach, Inc. – Palm Beach

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	144 N. County Road, Palm Beach, FL 33480
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/
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PROGRAMS & SERVICES

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Catholic Charities of the Diocese of Palm Beach, Inc. – Riviera Beach

Can help with: Cash › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	100 W. 20th Street, Riviera Beach, FL 33404
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560
Website	https://www.ccdpb.org/
Email	afariello@ccdpb.org

Catholic Charities of the Diocese of Palm Beach, Inc. – Riviera Beach - Headquarters

St. Francis Center

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

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PROGRAMS & SERVICES

- **Refugee Resettlement**

The Catholic Charities Refugee Resettlement Services Program, in conjunction with the United States Conference of Catholic Bishops, helps the newly arrived in the United States to reach self-sufficiency as quickly as possible and assists them with social and economic adjustment to their new community. The program serves newly arrived refugees, asylees, Cuban/Haitian Entrants, victims of human trafficking, and parolees. All are foreign-born clients seeking a better life away from oppression, violence, and lack of freedom. Please see below for definitions of each.

The main goal of the Refugee Resettlement Program is to facilitate the client's self-sufficiency through employment, to ensure that they can provide for themselves, as well as giving them a sense of responsibility and involvement in their new community. Services may include: cash assistance; emergency rental assistance; transportation; employment services; orientation and referrals to community resources. The program promotes a resettlement model in which case management provides essential services and tools for developing the client's self-sufficiency and employability.

View/download our program's brochure: https://catholiccharitiesdpborg.presencehost.net/file_download/830923d7-ec98-4c75-a904-65775e5f0c92

For more information/resources on migrants and refugees, please visit the USCCB web page: http://www.usccb.org/about/resettlement-services/index.cfm

- **Elder Affairs Program Contact: afariello@ccdpb.org**

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City of Lake Worth Utilities - Utility Bill Assistance

Can help with: Mortgage & Rent › | Utility Bill ›

Phone	Rental and emergency services assistance – (561) 904-7900
Website	https://lakeworthbeachfl.gov/government/community-partners

Online Services:

- Utility Assistance
- Rental Assistance
- Other emergency services available
- Apply for utility or rent assistance at https://www.rentalassistancepbc.org/

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Visit https://discover.pbc.gov/communityservices/Pages/default.aspx and click on “Contact Us” to:

- Ask how to apply for services
- Schedule a callback over-the-phone appointment
- Request an application to be sent to you via email or regular mail (a prepaid envelope will be sent with application)

Feeding South Florida

Can help with: Food ›

Email	contact@feedingsouthflorida.org
Counties served	Broward, Miami-Dade, Monroe, Palm Beach

Feeding South Florida is the largest, most efficient food bank serving Palm Beach, Broward, Miami-Dade, and Monroe Counties. More than 98% of all donations are put back into the community.

Through innovative direct-service programs and a network of nonprofit partner agencies, Feeding South Florida distributed nearly 176 million pounds of food (146 million meals) last year to over 1.4 million individuals.

Contact

Main Warehouse
2501 SW 32 Terrace
Pembroke Park, FL 33023
954.518.1818
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m.

Feeding Palm Beach County
4925 Park Ridge Blvd.
Boynton Beach, FL 33426
561.331.5441
contact@feedingsouthflorida.org
Monday – Friday: 8:00 a.m. – 5:00 p.m

Food + Benefits Assistance
954.518.1857

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Palm Beach County (Homeless Service Program)

Can help with: Housing & Shelter ›

Phone	561-904-7900
Website	https://discover.pbc.gov/communityservices/humanservices/Pages/default.aspx

Purpose:

To assist individuals who are homeless in Palm Beach County through outreach, assessment, and housing. Services are prioritized to the most vulnerable homeless persons. Palm Beach County is transitioning services towards a Housing First philosophy in its practices.

Eligibility:

Individuals who are homeless in Palm Beach County. Services will be prioritized utilizing the Service Prioritization Decision Assistance Tool (SPDAT).

- **HOT Team:**

One team conducts targeted outreaches throughout Palm Beach County, focusing on areas of high concentration of homeless individuals; they will respond to community requests; and complete SPDATs in the field.

- **Housing Focused Outreach Teams:**

Two teams work with a caseload of the most vulnerable homeless individuals – engaging in regular housing focused discussion and activities, taking them to see housing alternatives and place in housing.

- **Senator Philip D. Lewis Center:**

Homeless Services staff will assess individuals at the Lewis Center for Housing Focused Services and provide Case Management to homeless individuals in transition.

- **Housing First Program:**

Cases are intensive and require close monitoring of clients in the early stages. As the Housing First program expands, case managers will be reassigned to meet the increasing need.

- **Emergency Housing Program:**

Short term halfway house placement with immediate goal of housing. Discussions focus on what is needed to become housed.

- **Extended Care for persons applying for Social Security:**

Under SSI interim assistance and SOAR process, but not in need of personal care assistance.

- **Assisted Living Program:**

Homeless individuals are assessed for placement based upon medical need for personal care pending Social Security application for disability under SSI interim assistance and SOAR process.

To access Homeless Services call:

Senator Philip D. Lewis Center

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Salvation Army – Boca Raton Service Center

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	165 E Palmetto Park Rd, Boca Raton, FL 33432
Phone	Phone: 561-391-1344
Website	https://westpalmbeach.salvationarmyflorida.org/

Website: https://westpalmbeach.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While

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free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.

Salvation Army – Lake Worth Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	4051 Kirk Rd, Lake Worth, FL 33461
Phone	Phone: 561-968-8189
Website	https://westpalmbeach.salvationarmyflorida.org/

Website: https://westpalmbeach.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

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- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – Palm Beach Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	2100 Palm Beach Lakes Blvd, West Palm Beach, FL 33409
Phone	Phone: (561) 686-3530
Website	https://westpalmbeach.salvationarmyflorida.org/

Website: https://westpalmbeach.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances,

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residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
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Salvation Army – West Palm Beach Center of Hope

Can help with: Food › | Housing & Shelter › | Utility Bill ›

Address	1577 N Military Trl, West Palm Beach, FL 33409
Phone	Phone: 561-682-1118
Website	https://westpalmbeach.salvationarmyflorida.org/

Website: https://westpalmbeach.salvationarmyflorida.org/

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    - **Group Homes and Transitional Living Centers**

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Salvation Army – West Palm Beach Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	2122 Palm Beach Lakes Blvd, West Palm Beach, FL 33409
Phone	Phone: 561-686-3530
Website	https://westpalmbeach.salvationarmyflorida.org/

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Society of St. Vincent de Paul – Palm Beach County

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Address	6801 Lake Worth Rd., Suite 216, Greenacres, FL 33467
Phone	Call (561) 444-2195 or email service@svdp-palmbeach.org. Call: (561) 697-9699
Website	https://www.svdp-palmbeach.org/
Email	service@svdp-palmbeach.org

The Society of St Vincent de Paul District Council of Palm Beach

For client assistance:

Call (561) 697-9699 (If it is busy, please leave a message. Assistance is provided by appointment)

For administration only:

The Society of St. Vincent de Paul is dedicated to aiding those less fortunate. Established in West Palm Beach we have aided the less fortunate for over 50 years. Many of those we helped were able to get back on their feet and start their lives a new.

Those in need are served by 15 local Conferences, a food distribution warehouse, a thrift store and several food pantries. The Society also supports twinning projects which assist the needy in Haiti and other areas of Latin America as well as local projects in Pahokee and Indiantown.

HOW DO WE HELP OUR FRIENDS IN NEED?

Thank you for the opportunity to present our programs. Over the last year the Society has continued to fill in the gaps which our social service agencies have not been able to cover. Over 3,000 people in need are referred to the Society by the County 211 emergency agency and other agencies each year. These families need emergency assistance with food, rent, electric, medicine and many other types of assistance.

Several times a week, we receive calls from homeless families many of whom are living in their cars. These friends in need are referred to the Lewis Center which is the County's homeless processing center. Many come back to us because the Lewis Center has a long waiting list and cannot always provide the necessary services. St. Vincent de Paul is a member of the Palm Beach County Homeless and Housing Alliance.

REQUEST ASSISTANCE

Last year the Society answered over 3,500 calls for assistance. If you are homeless, near homeless or facing some other crisis, we are here to help.

Our members will make a home visit to discuss your needs. Assistance is provided by appointment.

HOME VISITS

The most basic activity of a Conference is the home visit where the needs can be determined and assistance arranged. Visits can be arranged by calling (561) 697-9699.

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OTHER ASSISTANCE

The Society members can often provide assistance with critical needs including utilities, rent, medicine and food. There is no work of charity foreign to the Society.

BULK FOOD PROGRAM

The Society delivers over 800 cases of food per month to support the needy. Food goes to our local Conferences, soup kitchens, food pantries and churches.

PALM BEACH COUNTY CONFERENCES:

Society of St. Vincent de Paul

St. Therese de Lisieux Conference

11800 Lake Worth Rd.

Wellington, FL 33449

https://www.svdp-palmbeach.org/

Society of St Vincent de Paul

Misión Cristiana Elim Conference

3757 S Military Trl, Lake Worth, FL 33463

https://www.facebook.com/IGLESIAELIMWPB/

Service in English and Spanish

Vita Nova

Can help with: Housing & Shelter ›

Address	2724 N. Australian Ave., West Palm Beach, FL 33407
Phone	561.689.0035
Website	https://www.vitanovainc.org/

Vita Nova is a safe bridge to independence for former foster care, LGBTQ and other homeless youth through supportive housing, education, employment and life skills training. As the voice of homeless young adults, Vita Nova is working to eliminate homelessness for youth ages 18 to 25 years old in Palm Beach County**.**

The program is designed to assist young adults to learn to live independently while completing goals related to school and work. This is done by providing life skills classes for our participants, setting individual goals, and holding youth accountable for their successes and challenges. They provide support services that are on-and-off site. These include: Employment Coordination, Healthcare Coordination, Education Coordination (high school, college and vocational), Mental Health Services, Drug and Alcohol management referrals as well as Housing Coordination as young adults prepare to exit the program.

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Pasco County

Ashley Furniture - Furniture Assistance (Beds for Children) – Port Richey

Can help with: Furniture ›

Address	6411 Tacoma Dr, Port Richey, FL 34668
Phone	Participating Store Phone: (727) 312-2046
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Wesley Chapel

Can help with: Furniture ›

Address	26222 Golden Maple Lp, Wesley Chapel, FL 33543
Phone	Participating Store Phone: (813) 929-3501
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

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Catholic Charities Diocese of St. Petersburg, Inc. – Pasco County (Dade City and Hudson Administrative Offices)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Address	37733 Meridian Ave., Dade City, FL 33525
Phone	Phone: (352) 521-1218 Phone: (727) 861-4840
Website	https://www.pascocountyfl.gov/services/community_development/index.php
Email	mborregowaterman@ccdosp.org

Catholic Charities Diocese of St. Petersburg, Inc. – Pasco County (Dade City Administrative Offices)

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

Catholic Charities Diocese of St. Petersburg, Inc. – Pasco County (Hudson Administrative Offices)

12139 Majestic Blvd.

Hudson, FL 34667

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

ABOUT US

Catholic Charities celebrated its 75th Anniversary in 2020! For those 75 years, Catholic Charities has worked in the Greater Tampa area providing strategic alliances, advocacy and a broad array of social services designed to support and preserve families and promote self-sufficiency.

The Agency serves all residents of Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties regardless of race, creed, gender, national origin, handicapping condition or socioeconomic status.

PROGRAMS AND SERVICES

- **Shelters of Hope (Housing Services)** Catholic Charities provides over 1,800 units of affordable housing to qualified individuals and families. Provide shelter to over 400 individuals through 5 shelters.

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- **We offer housing to:**
- Homeless men and women
- Homeless families
- Homeless veterans
- Female head of households suffering from abuse
- Female head of households with a positive HIV/AIDS diagnosis
- Low-income families
- Elderly adults with limited, fixed incomes
- Migrant farm worker families
- Immigrant families
- **Catholic Charities Family Housing** 12 family-friendly apartment buildings with 419 units throughout Pinellas, Hillsborough, Pasco, and Hernando counties. Three additional buildings (one in Citrus and two in Hillsborough counties) will add an additional 48 units by December 2022.
    - **Arbor Villa Apartments**

Eighty (80) 2 bedroom/bath apartments located in east Pasco County. Well-maintained, hidden gem nestled away in the outskirts of Port Richey, within walking distance of shopping. For information, call (727) 697-3994.

- **Bethany Family Apartments**

Twelve (12) two-bedroom apartments located in Pasco County just off S.R. 52 in historic Dade City, by the high school. It is located close to the town, schools and shopping. For information, call (813) 443-5065.

- **Palm Island**

Twenty-one (21) 2 bedroom/2 bath apartment homes in New Port Richey in east Pasco County. Newly renovated and energy efficient. Remote location that is 5-10 minutes from the heart of town via auto. For information, call (727) 697-3994.

- **Pasco Family Shelter**

Established October 2021. The Pasco Family Shelter offers shelter, clothing, food, counseling and more to nine families at any given time. We are funded by the Pasco County Community Development Department and through private donations. We work closely with the Coalition for the Homeless of Pasco County, who vet clients and direct them to the shelter and assist us in moving them to the homes we find them. We also rely on the support of the community – from meal donations (Carrabba's Italian Grill – Port Richey, Our Lady Queen of Peace, St. James the Apostle, St. Peter the Apostle and more) to donations of clothing and household items (e.g., Society of St. Vincent de Paul Thrift Store in New Port Richey) and Christmas Presents for the children (a former Catholic Charities client, Donna Miller, now a successful St. Petersburg realtor, who has been giving back to those in need for years).

- **Felicity House**

Four–month transitional shelter (28 beds) for women who are homeless. Clients are charged a nominal weekly fee. Case Managers help clients navigate services to gain employment and achieve housing stability. Referrals to outside services are provided, including mental health and substance abuse counseling, childcare referrals, employment and education assistance,

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life skills classes, and more. Staff are on-site 24-hours to provide assistance. How to Contact: (727) 861-4840.

- **Senior Housing (HUD 202)**

14 apartment buildings with 1,055 units for those 62 or older on a low-fixed income throughout Pinellas, Hillsborough, and Pasco counties. HUD 202 Low-Income Senior Service Housing located in Pasco, Pinellas and Hillsborough Counties. As the Management Agent we are responsible for the upkeep of the facilities, hiring and training of staff, working with the owner board, all accounting procedures, and partnering with HUD to create housing and allowing those we serve to age in place with pride and dignity.

Catholic Charities Community Development Corporation manages fourteen (14) of the Diocesan owned HUD 202 facilities with 1,055 rooms. **Contact Us**

Telephone: 727-893-1313, extension 151

Email: mborregowaterman@ccdosp.org

Mailing Address:

905 S. Prospect Ave.

Clearwater, FL 33756

- **Financial Assistance – Pasco County**
  - **Pasco County H.E.A.R.T. 2.0 Assistance Program** The Pasco Board of County Commissioners is continuing this financial assistance program, Pasco H.E.A.R.T. Program*, for people experiencing economic hardship due to COVID-19. Pasco Community Development is partnering with several local non-profit agencies to help pay bills directly for renters in Pasco County who meet the Pasco H.E.A.R.T. Program guidelines. Bills eligible for payment include:
    - Rent (past, current and future)
      - Utilities (water & electric)

*To qualify for Pasco H.E.A.R.T. funding, you must be a U.S. citizen (or have legal status) and Pasco County resident, who meets the income guidelines of 80 percent or below of the Area Median Income and has been economically impacted by COVID-19. Those households who earn less than 50% of the Area Median Income, as well as applicants who have been unemployed for 90s days or more, will be prioritized.

Catholic Charities is no longer administering this program. However, use the link below to “learn more” and how to apply: https://www.pascocountyfl.gov/services/community_development/index.php

- **TECO Utility Assistance**

The TECO Share (click on “Share’ to learn more) program is a financial assistance program sponsored by TECO (Tampa Electric). Its goal is to pay basic home energy expenses (electric and gas) for customers who qualify. The assistance provides up to $450 to cover past due energy bills.

Apply here: https://ccdosp.jotform.com/form/202903751738155

- **For more information or questions about available financial assistance programs, contact us here: https://ccdosp.jotform.com/form/202113795121142.**

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Your message will be forwarded to the first available Case Manager. Or you can reach us by phone: (352) 523-6958.

- **Catholic Charities FREE Medical Clinics What We Do:**
- We work with volunteer medical professionals (physicians, nurses and other health and social service professionals) to provide FREE medical care, health promotion, and social services to the rural poor of eastern and southern Hillsborough County, and eastern Pasco County. Our clinics operate under the auspices of the State of Florida Department of Health Volunteer Health Care Provider Program targeting low-income households in need of healthcare coverage.

Who We Serve:

- We provide FREE services to patients who are unable to receive medical services because they are not covered by employer-provided or self-purchased insurance or other programs AND whose household income is below 200% of the Federal poverty level.

Services *

* Primary Medical Care: follow-up & referrals * Acute Medical Care: secondary treatment for short-term illness * Routine Well Woman Exams: Gynecology Exams * Lab Work * Assist Patients Navigate Health Care System * Children's Physicals and Immunizations * Health Promotion and Disease Prevention * Health Screenings: high blood pressure & diabetes * Vision Screening * Dental referrals

* Not all services are available at each location, please call to confirm.

Contact Information

- Key Contact: Karen Pena, Clinic Administrator
- Telephone: Office: (813) 633-2576 Cell: (727) 338-8916
- Fax: (813) 970-0645
- Mailing Address:

Catholic Charities Free Medical Clinic – La Esperanza 16640 S. U.S. Hwy. 301, Ste. 1, Wimauma, FL 33598

Pasco County Clinics:

- **St. Andre Free Medical Clinic**

37733 Meridian Ave., Dade City, FL 33525 | (352) 521-1218

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Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

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Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

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The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

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For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Society of St. Vincent de Paul – Pasco County

Can help with: Cash › | Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Address	7944 Grand Blvd., Port Richey, FL 34668
Phone	8014 State Road 52 Hudson, Florida 34667 Phone: (727) 819-5170
Website	https://svdppascofl.org/index.htm
Email	svdppasco@gmail.com, office@ladyqueenofpeace.org

The Society of St Vincent de Paul District Council of Pasco, Inc. (Thrift Store)

https://svdppascofl.org/index.htm Phone: 727-845-8283 FAX: 727-849-2421

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Email: svdppasco@gmail.com

Our organization is made up of chapters called "conferences". Conferences are parish and/or community based groups of lay volunteers that provide direct services and referrals to the poor and needy individuals and families. By becoming personally involved in helping the poor in its community, conference members seek to grow and develop in their spiritual lives.

A conference works within the boundaries of the affiliated parish. Each parish conference determines programs that best service the needs of the community which can be limited by the number of members in a conference and the amount of donations received. Please contact the conference nearest to your place of residence.

Pasco County Conferences

Our Lady Queen of Peace Conference

5320 Shaw Street New Port Richey, Florida 34652 Phone: (727) 845-4955 Fax: (727) 841-6877

Website: www.ladyqueenofpeace.org/

Email: office@ladyqueenofpeace.org

Pantry Hours: Monday, Thursday, Friday 10am - noon Tuesday, 12 - 2pm Wednesday, Saturday, CLOSED

St Anthony of Padua Conference

32832 St Anthony Way San Antonio, Florida 33576 Phone: (352) 588-2243 Website: saopccfl.org/

Pantry Hours: Saturday, 8:30am - 11am If you are requesting financial assistance with utilities, rent, etc. please call the St. Vincent de Paul Society at (352) 588-2243. Leave a message regarding the type of assistance needed and a call-back number. A representative will return your call within 24-48 hours.

St James the Apostle Conference

8327 Monarch Drive Port Richey, Florida 34668 Phone: (727) 862-8580 Website: www.stjamesportrichey.org/st-vincent-de-paul-society

Pantry Hours: Monday, Thursday, Friday 10am - Noon Tuesday 11:30am - 1:30pm Wednesday: CLOSED After interviewing with a staff member in our offices, we help all those living in our parish boundaries with food once a month. Once a year, we give some financial assistance for utilities, transportation, medicine and other miscellaneous aid. In speaking with our clients we share their concerns and encourage them with our prayerful spiritual support.

St Michael the Archangel Conference

Website: www.saintmichaelchurch.org/

Email: office@saintmichaelchurch.org

Pantry Hours: Monday, Thursday, Friday 10am - Noon Tuesday 11:30am - 1:30pm Wednesday: CLOSED After interviewing with a staff member in our offices, we help all those living in our parish boundaries with food once a month. Once a year, we give some financial assistance for utilities, transportation, medicine and other miscellaneous aid. In speaking

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with our clients we share their concerns and encourage them with our prayerful spiritual support.

- The **Resource Center** is co-located at this address in Module 5. Phone: (727) 868-8160

St Peter the Apostle Conference

12747 Interlaken Road Trinity, Florida 34655 **Phone:** (727) 807-3234 or (727) 264-8968 **Fax:** (727) 264-8969 **Website:** **sptatrinity.org/st-vincent-de-paul** **Email:** **office@sptatrinity.org**

Pantry Hours: Monday and Wednesday, 10am -1:00pm

The St Peter the Apostle St Vincent de Paul Society works to help people in need who live within the parish boundaries of the church. Our food pantry is open as per the listed days and times except holidays. We can also help financially with utility bills, rent, etc. for qualifying residents regardless of race, color, religion or creed.

St Thomas Aquinas Conference

8320 Old State Road #54 New Port Richey, Florida 34653 (727) 372-8600, EXT. 142 **Website:** **stanpr.org/st-vincent-de-paul/**

Pantry Hours: Monday, & Thursday, 9:30am - 11:00am; 1:30pm - 3:30pm If financial assistance is needed, individuals should call the listed number and leave a message indicating their name, complete address, call-back number and the type of assistance needed. A SVDP volunteer will return your call.

St Vincent de Paul Conference

5010 Mile Stretch Drive

Holiday, Florida 34690

727-942-6659

Website: www.svdpfl.com/

Our Lady of the Rosary Conference

2348 Collier Parkway P.O. Box 1229 Land O’ Lakes, FL 34639 Phone: (813) 949-6094

Website: ladyrosary.org/svdp

Pantry Hours: Thursday 9am - 11:30am Finances permitting, the conference is able to help with payment of utility, rent and other emergency items. If a client needs help, he or she should call the above listed number, and leave a call back number and a clear message stating the help needed. A SVDP representative will return the call. Any financial assistance requires a home visit.

St Rita Conference

14404 14th Street Dade City, Florida 33523 **Phone:** (813) 713-8323 **Website:** **stritaparish.org/**

Pantry Hours: Thursday, 10am – Noon

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Tampa Electric - Utility Bill Assistance

Can help with: Mortgage & Rent › Utility Bill ›

Counties served	Hillsborough, Pasco, Pinellas, Polk

- **U.S. Small Business Administration (SBA) – Assistance for Residential and Business**

The SBA encourages anyone who has not applied for a low-interest disaster loan to act right away. Our mission is to help residents and businesses rebuild and resume their normal lives as quickly as possible. This assistance is available to businesses of all sizes, private nonprofits, homeowners, and renters with property damaged by Hurricane Ian. These loans cover many damages not covered by insurance or FEMA. To apply, go to a Disaster Recovery Center, visit DisasterLoanAssistance.sba.gov or call SBA at 800-659-2955. View a list of SBA qualifying counties.

- **Hillsborough County Social Services Assistance**

Attention residents of Hillsborough County/City of Tampa. The R3 Economic Recovery Financial Assistance for Individuals & Families program can help you qualify for up to $750 for past-due utility bills. In addition, you may be eligible for up to $7,500 for past due rent. Please note: Your landlord must register before you apply for rental assistance. Avoid rejection by having your landlord register first.

- **Emergency Rental and Utility Bill Assistance**

Several Florida cities and counties have received additional emergency rental assistance funding through the View this list of cities and counties that include a link to complete an application for rent and utility bill assistance. The application can be submitted by either an eligible household or by a landlord on behalf of that eligible household. Funds will be paid directly to landlords and utility service providers.

- **CARES Act Assistance**

Agencies throughout Florida have access to funds to help pay utilities through the federal Coronavirus Aid, Relief and Economic Security or CARES Act. This list provides phone numbers or links to apply for help.

- **211 Network**

211 connects you with trained and supportive professionals who can provide assistance and more information about public and private health and human services.

- **Share**

Share, a TECO program that provides utility bill assistance to qualifying customers. Share is administered by the Salvation Army and the Catholic Charities Diocese of St. Petersburg who qualify customers to participate.

- **LIHEAP**

Low Income Home Energy Assistance Program (LIHEAP) assists low income households in meeting immediate home energy needs. Learn more about eligibility requirements or find your local service center.

- **EHEAP**

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The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households, with at least one person age 60 and older, when the households are experiencing a home energy crisis.

- **FEMA - Emergency Food and Shelter Program (EFSP)**

The Emergency Food and Shelter Program was created by Congress to help meet the needs of hungry and homeless people throughout the United States and its territories by allocating federal funds for the provision of food and shelter.

Where to Find Help in Florida

This publication provides an overview of the Florida Public Service Commission and an explanation of assistance available to consumers for utility-related issues. It also includes general information about the state's electric and gas utilities and helpful conservation tips.

TTY for the hearing-impaired

The Customer Care Department is equipped with a TTY device (special text telephone equipment for customers with hearing and/or speech disabilities). Customers requesting this service can call 711 (TTY only).

Special Needs Registry

In addition to Tampa Electric's Medical Watch program, we encourage our special-needs customers to pre-register with their county's response team that provides aid to persons who require special assistance during evacuations and sheltering because of physical, mental or sensory disabilities.

For more information, please call the special-needs registry in your area:

813-272-5900 (Hillsborough County)

863-534-5600 (Polk County)

727-847-8959 (Pasco County)

727-464-3800 (Pinellas County)

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Pinellas County

Ashley Furniture - Furniture Assistance (Beds for Children) – Clearwater

Can help with: Furniture ›

Address	24244 US Hwy 19 N, Clearwater, FL 33763
Phone	Participating Store Phone: (727) 431-0774
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Pinellas Park

Can help with: Furniture ›

Address	7900 US Hwy 19 N., Pinellas Park, FL 33781
Phone	Participating Store Phone: (727) 803-0015
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

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NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of St. Petersburg, Inc. – Pinellas County (Clearwater and St. Petersburg Administrative Offices)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental ›

Address	905 S. Prospect Ave., Clearwater, FL 33756
Phone	Phone: (727) 893-1313 Phone: (727) 893-1314
Website	https://pinellashope.org
Email	mborregowaterman@ccdosp.org

Catholic Charities Diocese of St. Petersburg, Inc. – Pinellas County (Clearwater Administrative Offices)

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

Catholic Charities Diocese of St. Petersburg, Inc. – Pinellas County (St. Petersburg Administrative Offices – NO SERVICES PROVIDED AT THIS OFFICE)

Mailing Address: P.O. Box 40430, St. Petersburg, Florida 33743-0430

ABOUT US

Catholic Charities celebrated its 75th Anniversary in 2020! For those 75 years, Catholic Charities has worked in the Greater Tampa area providing strategic alliances, advocacy and a broad array of social services designed to support and preserve families and promote self-sufficiency.

The Agency serves all residents of Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties regardless of race, creed, gender, national origin, handicapping condition or socioeconomic status.

PROGRAMS AND SERVICES

- **Shelters of Hope (Housing Services)** Catholic Charities provides over 1,800 units of affordable housing to qualified individuals and families. Provide shelter to over 400 individuals through 5 shelters.
- **We offer housing to:**
- Homeless men and women
- Homeless families
- Homeless veterans

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- Female head of households suffering from abuse
- Female head of households with a positive HIV/AIDS diagnosis
- Low-income families
- Elderly adults with limited, fixed incomes
- Migrant farm worker families
- Immigrant families
- **Catholic Charities Family Housing** 12 family-friendly apartment buildings with 419 units throughout Pinellas, Hillsborough, Pasco, and Hernando counties. Three additional buildings (one in Citrus and two in Hillsborough counties) will add an additional 48 units by December 2022.
    - **Fountain View**

Ten (10) 4 bedroom/2 bath apartments located in Pinellas County near downtown St. Petersburg (Pinellas County), on 13th Avenue South just west of 4th Street. Newly renovated. For information, call (727) 399-2500.

- **Pinellas Village**

One Hundred Twenty (120) 2 bedroom/2 bath apartments for families with children located in the heart of Pinellas County. For information, call (727) 399-2500.

- **Pinellas Hope Homeless Shelter**

Pinellas Hope, a program of Catholic Charities Diocese of St. Petersburg, opened on 10 acres of land provided by Bishop Robert N. Lynch and the Diocese of St. Petersburg. It was developed as a pilot program in December 2007 and continues to provide a comprehensive array of services and shelter to homeless individuals. Today, Pinellas Hope continues its mission of providing a safe living environment and the necessary support for homeless adults to become self-sufficient. Services include adult education, clothing ministry, feeding the hungry, medical respite, mental health resources, emergency shelter, and permanent supportive housing. Since its formation, Pinellas Hope has served over 15,000 people.

Contact:

5726 126th Avenue North

Clearwater, Florida 33760

https://pinellashope.org

(727) 556-6397 Office

- **Senior Housing (HUD 202)**

14 apartment buildings with 1,055 units for those 62 or older on a low-fixed income throughout Pinellas, Hillsborough, and Pasco counties. HUD 202 Low-Income Senior Service Housing located in Pasco, Pinellas and Hillsborough Counties. As the Management Agent we are responsible for the upkeep of the facilities, hiring and training of staff, working with the owner board, all accounting procedures, and partnering with HUD to create housing and allowing those we serve to age in place with pride and dignity.

Catholic Charities Community Development Corporation manages fourteen (14) of the Diocesan owned HUD 202 facilities with 1,055 rooms. **Contact Us**

Telephone: 727-893-1313, extension 151

Email: mborregowaterman@ccdosp.org

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Mailing Address:

905 S. Prospect Ave.

Clearwater, FL 33756

- **Financial Assistance – Pinellas County**
  - **City of St. Petersburg – Rent & Utility Assistance**

For individuals who require assistance due to circumstances not related to COVID-19, please complete the application here: https://www.ccdosp.org/rent-utility/

- **Duke Energy Utility Assistance**

For individuals who require utility assistance exclusively, Duke Energy has provided funds to assist you. Please complete the form here to determine if you are eligible for this assistance: https://ccdosp.jotform.com/form/202903751738155

- **Pinellas County – Rent & Utility Assistance**

None available presently. Check back at a later date.

- **TECO Utility Assistance**

The TECO Share (click on “Share’ to learn more) program is a financial assistance program sponsored by TECO (Tampa Electric). Its goal is to pay basic home energy expenses (electric and gas) for customers who qualify. The assistance provides up to $450 to cover past due energy bills.

Apply here: https://ccdosp.jotform.com/form/202903751738155

- **For more information or questions about available programs, contact us here: https://ccdosp.jotform.com/form/202113795121142. Your message will be forwarded to the first available Case Manager. Or, call (727) 893-1313.**

Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

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Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We’re here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

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Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

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Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

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Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

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- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Salvation Army – St. Petersburg Adult Rehabilitation Center

Can help with: Housing & Shelter ›

Address	5885 66th Street, N., St. Petersburg, FL 33706
Phone	Phone: 727-541-7781
Website	https://gethelp.salvationarmyusa.org/

Website: https://gethelp.salvationarmyusa.org/

Substance Abuse Services

The Salvation Army's Adult Rehabilitation Centers provide spiritual, social and emotional assistance for men who have lost the ability to cope with their problems and provide for themselves. Each center offers residential housing, work, and group and individual therapy, all in a clean, wholesome environment. The physical and spiritual care that program participants receive prepares them to re-enter society and return to gainful employment. Many of those who have been rehabilitated are reunited with their families and resume a normal life.

Adult Rehabilitation Centers use a holistic approach to restoring hope

The Salvation Army Adult Rehabilitation Centers have served as beacons of hope to people seeking help for any number of social and life issues, including problems related to substance abuse. Our programs focus on the physical, emotional, and spiritual well-being of the people who choose to participate.

The Salvation Army's Adult Rehabilitation Centers are 180-day residential work-therapy programs providing spiritual, social, and emotional assistance to people who have lost the ability to cope with their problems and provide for themselves.

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Eligibility:

The program is generally provided without charge to the participants once the Center staff has determined that the program can appropriately address the needs of the applicant (insurance is not necessary). Other minimum requirements include the following:

- Are adults ages 21-65.
- Pass a drug test and breathalyzer upon arrival.
- Able to perform a work therapy assignment for a maximum of eight hours a day. Schedules can be adjusted to meet the needs of the participants.
- Agree to participate in all program activities, including attending counseling sessions, classes and worship services.

*Requirements may vary based on location.

Salvation Army – St. Petersburg Area Command

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	340 14th Ave S., St. Petersburg, FL 33701
Phone	Phone: (727) 550-8080
Website	https://www.salvationarmyusa.org/fl/st-petersburg/14th-ave-s/

Website: https://www.salvationarmyusa.org/fl/st-petersburg/14th-ave-s/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

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Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

St. Petersburg Bob and Margaret Keelean Sallie House and Children Shelter

The Salvation Army excels in sheltering and transitional housing, and St. Petersburg, Florida, exemplifies that excellence, offering a unique set of programs that serve a considerable need in the community.

The Sallie House, which began operation in 1990, exists as a safe haven for children up to 17 years of age who have been removed from their home because of abuse, neglect or abandonment. The physical structure operates in dormitory style in conjunction with local and state authorities, with the Army providing a place of respite for young people in need.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal

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food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – St. Petersburg Citadel Corps

Can help with: Clothing › | Food › | Child Care ›

Address	3800 9th Ave N, St. Petersburg, FL 33713
Phone	Phone: 727-323-2222
Website	https://www.salvationarmyusa.org/fl/st-petersburg/14th-ave-s/

Website: https://www.salvationarmyusa.org/fl/st-petersburg/14th-ave-s/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include

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- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

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Society of St. Vincent de Paul Clearwater, FL – Community Kitchen and Resource Center

Can help with: Clothing › | Food › | Housing & Shelter › | Medical & Dental › | Transportation ›

Address	1345 Park Street, Clearwater, FL 33765
Website	https://www.svdpclearwaterfl.org/
Email	Christine@svdpclearwaterfl.org, Admin@svdpclearwaterfl.org

St. Vincent de Paul Community Kitchen and Resource Center

(727) 441-3790 Christine Bond, Executive Director: Christine@svdpclearwaterfl.org

Information and Support: Admin@svdpclearwaterfl.org

They come from all walks of life, from all ages and stages. Born into poverty, a few bad decisions, a job loss or furlough, a family torn apart, the death of a breadwinner, a substance abuse problem or mental illness or unexpected expenses.

Regardless of their journey, they arrive daily at St. Vincent de Paul Community Kitchen and Resource Center. They come for nourishment, for solace, for hope, for human dignity and, perhaps…for a second chance.

Services

- **Food - 150 Meals X 365:** The day starts early. Volunteers begin arriving as early as 4:00 AM. They know that when dawn arrives, more than 150 individuals will show up - many from a night on the street. Beyond the traditional "soup kitchen" guests are treated to a full meal, a warm welcome, a place of respite and respect. Towards the end of the month, many residents who face regular food insecurity (not enough in their paychecks to cover food) also join us. Parents, too, who sacrifice their own evening meals so that there is food on the table for their children. Our programs are supported through funding from the Pinellas Community Foundation, the City of Clearwater and private donors.
- **Dignity:** We participate in the Pinellas Homeless Management Information System (PHMIS) through the Homeless Leadership Alliance, which registers clients for social services and provides identification cards. We distribute bus passes for doctor's appointments and clients seeking employment. We also provide a postal address for receiving mail and packages. We provide clothing vouchers for the SVdP Thrift Store, and toiletries and hygiene products. We connect them with resources, including addiction services, mental health counseling, medical care, housing assistance and job placement.
- **Health & Hygiene:** We provide facilities for over 5,720 hot showers a year with soap, shampoo, conditioner and towels. We offer clothing and free laundry facilities to clients to maintain personal hygiene and health. We distribute wheelchairs and glasses from community donations. We host Pinellas County Health Services' Mobile Medical Unit weekly which evaluates client health needs and provides referrals to health services available to eligible clients in the community. Additionally, medical volunteers are on-site on Tuesdays.
- **S.T.E.P. (Survive the Elements Program):** As donations and collection drives allow, the SVdP distributes items to help chronically homeless people, survive against exposure to the elements. Critical items include: socks, survival whistles, insulated thermoses, rain ponchos, used/refurbished or mended backpacks, and sleeping mats. S.T. E. P. bags

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containing lip balm, toothbrush, toothpaste, dental pick, deodorant, hairbrush, face/body anti-bacterial wipes, washcloth, disposable razor, and sunscreen are given to help maintain hygiene and healthier living.

- **S.T.E.P. for Seniors:** STEP (Survive the Elements) for Seniors (also weekly) provides clothing and gear to assist homeless clients in compensating for the health and safety deficits incurred by chronic exposure to environmental conditions while living outdoors. The gear provided includes insect repellent, sunblock, lip ointment, deodorant, medicated pain creams, hand sanitizer, first aid kit products and antibiotic ointment. Tarps, flashlights, ponchos and umbrellas are provided as needed. The Senior Citizens Services fund through Pinellas Community Foundation has provided grant funding for this program, as well as the Sr. Nutrition program.
- **Senior Nutrition:** A core group of our community are seniors 55 and older who suffer from poor health conditions, exposure to the elements and nutritional neglect. The Senior Nutrition program consists of weekly distributions of megavitamins and vitamin/mineral-enriched foods (protein drinks, nutrition bars, single-serve cereals, salmon/tuna, fruits, etc.) that are sustainable for a homeless senior who has no access to food storage or refrigeration. Thanks to a grant from Pinellas Community Foundation's Senior Citizens Services fund, we are able to provide this vital program which keeps our seniors healthy and out of local hospitals.

Tampa Electric - Utility Bill Assistance

Can help with: Mortgage & Rent › | Utility Bill ›

Counties served	Hillsborough, Pasco, Pinellas, Polk

- **U.S. Small Business Administration (SBA) – Assistance for Residential and Business**

The SBA encourages anyone who has not applied for a low-interest disaster loan to act right away. Our mission is to help residents and businesses rebuild and resume their normal lives as quickly as possible. This assistance is available to businesses of all sizes, private nonprofits, homeowners, and renters with property damaged by Hurricane Ian. These loans cover many damages not covered by insurance or FEMA. To apply, go to a Disaster Recovery Center, visit DisasterLoanAssistance.sba.gov or call SBA at 800-659-2955. View a list of SBA qualifying counties.

- **Hillsborough County Social Services Assistance**

Attention residents of Hillsborough County/City of Tampa. The R3 Economic Recovery Financial Assistance for Individuals & Families program can help you qualify for up to $750 for past-due utility bills. In addition, you may be eligible for up to $7,500 for past due rent. Please note: Your landlord must register before you apply for rental assistance. Avoid rejection by having your landlord register first.

- **Emergency Rental and Utility Bill Assistance**

Several Florida cities and counties have received additional emergency rental assistance funding through the View this list of cities and counties that include a link to complete an application for rent and utility bill assistance. The application can be submitted by either an

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eligible household or by a landlord on behalf of that eligible household. Funds will be paid directly to landlords and utility service providers.

- **CARES Act Assistance**

Agencies throughout Florida have access to funds to help pay utilities through the federal Coronavirus Aid, Relief and Economic Security or CARES Act. This list provides phone numbers or links to apply for help.

- **211 Network**

211 connects you with trained and supportive professionals who can provide assistance and more information about public and private health and human services.

- **Share**

Share, a TECO program that provides utility bill assistance to qualifying customers. Share is administered by the Salvation Army and the Catholic Charities Diocese of St. Petersburg who qualify customers to participate.

- **LIHEAP**

Low Income Home Energy Assistance Program (LIHEAP) assists low income households in meeting immediate home energy needs. Learn more about eligibility requirements or find your local service center.

- **EHEAP**

The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households, with at least one person age 60 and older, when the households are experiencing a home energy crisis.

- **FEMA - Emergency Food and Shelter Program (EFSP)**

The Emergency Food and Shelter Program was created by Congress to help meet the needs of hungry and homeless people throughout the United States and its territories by allocating federal funds for the provision of food and shelter.

Where to Find Help in Florida

This publication provides an overview of the Florida Public Service Commission and an explanation of assistance available to consumers for utility-related issues. It also includes general information about the state's electric and gas utilities and helpful conservation tips.

TTY for the hearing-impaired

The Customer Care Department is equipped with a TTY device (special text telephone equipment for customers with hearing and/or speech disabilities). Customers requesting this service can call 711 (TTY only).

Special Needs Registry

In addition to Tampa Electric's Medical Watch program, we encourage our special-needs customers to pre-register with their county's response team that provides aid to persons who require special assistance during evacuations and sheltering because of physical, mental or sensory disabilities.

For more information, please call the special-needs registry in your area:

813-272-5900 (Hillsborough County)

863-534-5600 (Polk County)

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727-847-8959 (Pasco County)

727-464-3800 (Pinellas County)

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Polk County

Ashley Furniture - Furniture Assistance (Beds for Children) – Davenport

Can help with: Furniture ›

Address	5400 Grandview Pkwy, Davenport, FL 33837
Phone	Participating Store Phone: (863) 588-1699
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Lakeland

Can help with: Furniture ›

Address	4025 US Hwy 98 N, Lakeland, FL 33809
Phone	Participating Store Phone: (863) 816-1330
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Holy Spirit Catholic Church

Can help with: Food ›

Address	644 S 9th St Lake Wales, FL 33853
Phone	Phone: 863-676-1556
Website	https://cflcc.org/

Website: https://cflcc.org/

PROGRAMS & SERVICES

- **Agape Mission Markets Who We Are**

The Agape Mission Markets are food pantries, where those in need can receive meats, fresh fruits, vegetables, and more that best meet their nutritional and personal preferences. The Agape Mission Markets are made possible thanks to the help of Second Harvest Food Bank, Orange County Government, Publix, and the United Way. The Lake Wales Agape Mission Market is located at Holy Spirit Catholic Church at 644 S 9th St, Lake Wales, FL 33853 and is open during the following days/times:

- Monday 10:00am-12:00pm
- Wednesday 10:00am-12:00pm

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – St. Joseph Catholic Church

Can help with: Food › Housing & Shelter ›

Address	532 Ave M NW Winter Haven, FL 33881
Phone	Phone: 863-299-7983
Website	https://cflcc.org/

Website: https://cflcc.org/

PROGRAMS & SERVICES

- **Family Stability Program Who We Are**

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being

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homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter counties. Click here for information on COVID-19 pandemic-related rental assistance: https://cflcc.org/wp-content/uploads/2021/11/ESG-FLYER.pdf

Meet with a Case Manager: Walk-ins welcome from 9:00am-11:00am. For afternoon appointments in Winter Haven, please call (863) 299-7983.

- **Agape Mission Markets Who We Are**

The Agape Mission Markets are food pantries, where those in need can receive meats, fresh fruits, vegetables, and more that best meet their nutritional and personal preferences. The Agape Mission Markets are made possible thanks to the help of Second Harvest Food Bank, Orange County Government, Publix, and the United Way. The Winter Haven Agape Mission Market is located at St. Joseph Catholic Church at 532 Ave M NW, Winter Haven, FL 33881 and is open during the following days/times:

- Monday 9:00am-11:00am
  - Tuesday 9:00am-11:00am
  - Wednesday 9:00am-11:00am
  - Thursday 9:00am-11:00am
  - Friday 9:00am-11:00am

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – St. Joseph – Multi-Ministry Service Center

Can help with: Food › | Housing & Shelter ›

Address	210 W Lemon St Lakeland, FL 33815
Phone	Phone: 863-686-7153 Phone Number: (863) 687-2988
Website	https://cflcc.org/
Hours	Hours: 9:00am-1:00pm (Monday-Friday)

Website: https://cflcc.org/

PROGRAMS & SERVICES

- **Family Stability Program Who We Are**

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter

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counties. Click here for information on COVID-19 pandemic-related rental assistance: https://cflcc.org/wp-content/uploads/2021/11/ESG-FLYER.pdf

Meet with a Case Manager: Walk-ins welcome from 9:00am-11:00am. For afternoon appointments in Lakeland, please call (863) 686-7153.

- **Agape Mission Markets Who We Are**

The Agape Mission Markets are food pantries, where those in need can receive meats, fresh fruits, vegetables, and more that best meet their nutritional and personal preferences. The Agape Mission Markets are made possible thanks to the help of Second Harvest Food Bank, Orange County Government, Publix, and the United Way. The Lakeland Agape Mission Market is located at the St. Joseph Multi-Ministry Service Center at 118 W Lemon St, Lakeland, FL 33815, and is available during the following hours/days:

- Tuesday 9:00am-11:00am
- **Healthcare (Senior Wellness Services)**

Who We Are

Senior Wellness Services offers health and wellness education and activities, exercise, daily nutrition and socialization for adults who are 55 years of age and older to help them stay engaged, avoid isolation and live independently.

Participants of Senior Wellness Services are also connected to other services like behavioral healthcare, emergency financial assistance and more through Catholic Charities of Central Florida and community partners.

In addition to the St. Joseph Multi-Ministry Service Center, Senior Wellness Services operates 12 mobile sites throughout Polk County.

- **Chair Exercise**

Chair exercise is low-impact and concentrates on stretching and balance. It can be done either seated or standing using the chair for balance.

Monday 10:00am-10:30am **Wednesday** 10:00am-10:30am **Thursday** 10:00am-10:30am

- **Fellowship Dining**

Fellowship Dining is an opportunity to enjoy breakfast and lunch with peers. Available on weekdays from 9:00am-10:00am and 11:30am-12:30pm.

- **Line Dancing**

Line Dancing is a one-hour class and led by a professional instructor from the community who teaches choreographed dance routines with a repeated sequence of steps. Schedule: Tuesdays from 12:30pm-1:30pm.

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Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

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Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We're here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

- **SNAP Assistance:**

Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

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The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

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For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Salvation Army – Lakeland Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	2620 Kathleen Rd, Lakeland, FL 33810
Phone	Phone: 863-853-2214
Website	https://lakeland.salvationarmyflorida.org/

Website: https://lakeland.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs

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provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of

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resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.

- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Salvation Army – Winter Haven Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1898 Hwy 17, Winter Haven, FL 33881
Phone	Phone: 863-294-7493
Website	https://winterhaven.salvationarmyflorida.org/

Website: https://winterhaven.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Seniors First, Inc. - In-Home Care Program – Seniors Only

Can help with: Food › | Medical & Dental › | Transportation ›

Counties served	Orange, Polk, Seminole

In-Home Care

If given the choice, older adults want to remain living in their own homes for as long as possible. Each year, we provide nearly 300,000 hours of care to seniors to help them remain at home and avoid or delay nursing home or similar placements.

We assist low-income, home bound seniors aged 60+ in Orange, Seminole & Polk Counties with daily activities that have become difficult due to declining mobility and health. This includes clients referred to us who are at high risk of abuse, neglect or exploitation. Clients are charged on an income-based fee scale**. Key services include the following:**

Care Management:

A custom care plan is created for each individual. A package of essential supportive services, in-home and community**-**based, is coordinated by a care manager who monitors the senior's needs on a regular basis.

Homemaker Service

Our homemakers provide light housekeeping and home management services such as laundry, shopping assistance and meal preparation.

Personal Care Assistance

Bathing, dressing, feeding, shaving and walking assistance.

Companionship

Our companions relieve loneliness for isolated seniors by providing socialization, conversation and assistance with reading and personal tasks such as running errands and shopping.

Respite Care

A trained companion for your loved one to relieve caregivers for a few hours.

How to Apply

Learn more by calling us at 407-615-8987. If you meet preliminary program requirements, we will refer you to the Area Agency on Aging – Senior Resource Alliance to apply. There is a waiting list for these services**.**

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Seniors First, Inc. - Medical Equipment Program (Seniors Only)

Can help with: Medical & Dental ›

Address	3711 Vineland Road, Orlando, FL 32811 (map)
Phone	T: 407-649-4100 F: 407-649-4200
Counties served	Brevard, Orange, Osceola, Polk, Seminole

Seniors First assists frail seniors and disabled adults to perform essential tasks of daily living with the help of safety devices, mobility equipment and medical supplies.

Eligibility

Any adult with an impairment living in Orange, Seminole, Osceola, Polk or Brevard County is eligible for this program.

Contact

Seniors First’s Stepping Stone Medical Equipment Bank

Seniors First, Inc. - Transportation Program

Can help with: Transportation ›

Phone	Telephone Number for Orange & Seminole Counties: 407-292-0177 Telephone Number for Polk County: 863-519-1020
Counties served	Orange, Polk, Seminole

Senior First’s transportation services target specific areas, have limited participation and do not include service to doctor appointments.

How to Apply

Learn more by calling us at 407-615-8987. If you meet preliminary program requirements, we will refer you to the Area Agency on Aging – Senior Resource Alliance to apply. There is a waiting list for these services.

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Society of St. Vincent de Paul Orlando (Polk County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Transportation › | Furniture ›

Address	863-419-4819, 1001 S 10th St, Haines City, FL 33844 ST. JOSEPH/ST. MATTHEW - WINTER HAVEN
Phone	Helpline 407.889.4706 863-419-4819 863-293-6133
Website	https://svdporlando.org/need-help%3F
Email	svdpstteresalkld@gmail.com

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Polk County St Vincent de Paul conferences are: ST. ANN - HAINES CITY

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532 Ave. M North West, Winter Haven, FL 33881

ST. TERESA OF CALCUTTA - LAKELAND

863-644-7469

svdpstteresalkld@gmail.com

333 Terrace Way, Lakeland FL 33813

Tampa Electric - Utility Bill Assistance

Can help with: Mortgage & Rent › | Utility Bill ›

Counties served	Hillsborough, Pasco, Pinellas, Polk

- **U.S. Small Business Administration (SBA) – Assistance for Residential and Business**

The SBA encourages anyone who has not applied for a low-interest disaster loan to act right away. Our mission is to help residents and businesses rebuild and resume their normal lives as quickly as possible. This assistance is available to businesses of all sizes, private nonprofits, homeowners, and renters with property damaged by Hurricane Ian. These loans cover many damages not covered by insurance or FEMA. To apply, go to a Disaster Recovery Center, visit DisasterLoanAssistance.sba.gov or call SBA at 800-659-2955. View a list of SBA qualifying counties.

- **Hillsborough County Social Services Assistance**

Attention residents of Hillsborough County/City of Tampa. The R3 Economic Recovery Financial Assistance for Individuals & Families program can help you qualify for up to $750 for past-due utility bills. In addition, you may be eligible for up to $7,500 for past due rent. Please note: Your landlord must register before you apply for rental assistance. Avoid rejection by having your landlord register first.

- **Emergency Rental and Utility Bill Assistance**

Several Florida cities and counties have received additional emergency rental assistance funding through the View this list of cities and counties that include a link to complete an application for rent and utility bill assistance. The application can be submitted by either an eligible household or by a landlord on behalf of that eligible household. Funds will be paid directly to landlords and utility service providers.

- **CARES Act Assistance**

Agencies throughout Florida have access to funds to help pay utilities through the federal Coronavirus Aid, Relief and Economic Security or CARES Act. This list provides phone numbers or links to apply for help.

- **211 Network**

211 connects you with trained and supportive professionals who can provide assistance and more information about public and private health and human services.

- **Share**

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Share, a TECO program that provides utility bill assistance to qualifying customers. Share is administered by the Salvation Army and the Catholic Charities Diocese of St. Petersburg who qualify customers to participate.

- **LIHEAP**

Low Income Home Energy Assistance Program (LIHEAP) assists low income households in meeting immediate home energy needs. Learn more about eligibility requirements or find your local service center.

- **EHEAP**

The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households, with at least one person age 60 and older, when the households are experiencing a home energy crisis.

- **FEMA - Emergency Food and Shelter Program (EFSP)**

The Emergency Food and Shelter Program was created by Congress to help meet the needs of hungry and homeless people throughout the United States and its territories by allocating federal funds for the provision of food and shelter.

Where to Find Help in Florida

This publication provides an overview of the Florida Public Service Commission and an explanation of assistance available to consumers for utility-related issues. It also includes general information about the state's electric and gas utilities and helpful conservation tips.

TTY for the hearing-impaired

The Customer Care Department is equipped with a TTY device (special text telephone equipment for customers with hearing and/or speech disabilities). Customers requesting this service can call 711 (TTY only).

Special Needs Registry

In addition to Tampa Electric's Medical Watch program, we encourage our special-needs customers to pre-register with their county's response team that provides aid to persons who require special assistance during evacuations and sheltering because of physical, mental or sensory disabilities.

For more information, please call the special-needs registry in your area:

813-272-5900 (Hillsborough County)

863-534-5600 (Polk County)

727-847-8959 (Pasco County)

727-464-3800 (Pinellas County)

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The Way Center

Can help with: Clothing › | Food › | Housing & Shelter › | Transportation › | Furniture ›

Address	20 North 6th Street, Haines City, FL 33845
Phone	Telephone: (863) 422-2309
Website	https://www.thewaycenter.org/programs-and-services/we-can-program/
Email	waycenter@verizon.net

The Way Home is a safe haven for women and children giving them hope for the future and the opportunity to build a firm foundation in Christ. This stable housing in conjunction with their WE-CAN Program will provide them with the ability to stay focused on education and spiritual growth while they work through financial and/or emotional crisis. Their desire is for The Way Home to be a loving and warm Christian environment for families to model long after they leave our program.

The Way Home Also Offers:

- Resource referrals
- Direction and support
- Gas cards/transport to emergency shelters
- Clothing (thrift store vouchers available for those who qualify). Includes school uniforms and career clothing.
- Basic needs such as food and hygiene products.
- Furniture and household items (vouchers for those who qualify).

Physical Address:

USA

Mailing Address:

PO Box 4364

Haines City, FL 33845

Fax: (863) 422-6624

Email: waycenter@verizon.net

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Putnam County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Putnam County Office

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	1000 Husson Avenue, Palatka, FL 32177
Phone	Phone: 386-328-2333
Website	https://www.ccbstaug.org/
Email	Info@ccbstaug.org, wbennett@ccbstaug.org

Email: Info@ccbstaug.org Office Hours: Monday – Friday: 9:00am – 3:00pm

ABOUT US

Since 1975, Catholic Charities St. Augustine has worked to transform lives by serving our community's most vulnerable across the St. Johns, Putnam, and Flagler county communities. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance for rural families and students, homelessness prevention, and pregnancy and adoption support, we are putting our beliefs into action to transform lives.

Over the years, Catholic Charities St. Augustine has grown into a multi-faceted agency that served more than 10,000 people in our surrounding communities in 2020. Our services are offered to all people regardless of religious affiliation, gender, race or ethnic origin.

PROGRAMS AND SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
- Catholic Charities St. Augustine's emergency financial assistance program is a recognized and proven way to prevent homelessness in Flagler, Putnam and St. Johns counties. Our program facilitates and distributes grants from several federal and state/local agencies to serve those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
- This program is open to families with children, households that are homeless, clients referred from other agencies that have worked with the family/individual, households or individuals who have experienced domestic violence in the past 30 days and families with children that are secondary tenants. Services available include:
- Rent and mortgage assistance
- Utility payments
- Rent and utility deposits
- Rental application fees

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If you are in need of emergency financial assistance, please contact us at (904) 829-6300.

- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
- **Food Pantry**

Catholic Charities St. Augustine serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our food pantry located at our office at 525 State Rd 16 STE 112, St. Augustine, FL, 32084.

- **FOOD PANTRY INFORMATION & HOURS**
- Catholic Charities St. Augustine Food Pantry
- 525 State Rd 16 STE 112, St. Augustine
- Mondays and Wednesdays from 10 a.m. to 3 p.m.
- Please bring an official form of photo identification, such as a driver’s license. During holidays, please check here or call us for adjusted food distribution schedules.
- We gladly accept donations of non-perishable food items from the community. The following are some of our most urgently needed items:
- Peanut Butter and Jelly
- Macaroni and Cheese
- Cereal – Hot and Cold
- Pasta and Spaghetti Sauce
- Canned Goods – Vegetables, fruits, soups, tuna, meats
- Dried Beans / Rice
- Diapers
- **Back Roads Program**

The Back Roads Program is a mobile food pantry operated by Catholic Charities St. Augustine that directly addresses the lack of transportation and other low-income barriers by the delivery of food to the remote parts of our three service areas (Flagler, Putnam and St. Johns).

We specifically target areas that are identified as food deserts by the USDA. Those who live in food deserts have limited access to transportation and grocery stores. Our team works alongside local libraries, community centers, churches, parishes and other outreach organizations which will help us to identify areas and individuals most in need.

To get help or donate to this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack Program addresses local food insecurity among children in a unique way inside the classroom. Each week, students discreetly receive a bag filled with nutritious kid-friendly food to take home. This ensures that they have meals and snacks to eat over the weekend, when school lunches are unavailable.
- With help from the school district staff, children in need are identified by their participation in the federal school meal assistance program. Each week, Catholic Charities St. Augustine staff organizes volunteers to help stuff recyclable bags with uniformed shelf-stable and nutritious food and other items. We then deliver these bags to

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the schools every Thursday so that the school can in turn distribute them before the weekend. Extra food is included on longer breaks such as three-day weekends, holidays and spring break.

- We gladly accept donations of non-perishable food items from the community. The following are some of our most urgently needed items:
- Vienna sausage (Pop top cans)
- Pudding (Ready to eat)
- Juice boxes
- Applesauce (Single serving)
- Fruit cup (Single serving)
- Cereal bowls
- Granola bars (No nuts)
- Protein bars (No nuts)
- Oatmeal (Single-serving packets)

To get help or donate to this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **DISASTER ASSISTANCE: FACILITATING DIRECT SUPPORT FOR LOCAL FAMILIES IN THE WAKE OF DISASTERS**
- In the aftermath of natural disasters and other crises, Catholic Charities St. Augustine works to help stabilize our community by directly assisting individuals in need. From financial assistance to case management, our team uplifts local families when they need it most. Many of these families have lost everything - homes, cars, belongings, and even loved ones. By providing tireless support to those who need us, we live our mission of providing compassion to the community's most vulnerable.
- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON**
- Catholic Charities St. Augustine partners with several local organizations to facilitate our Holiday Assistance program: Hope for the Holidays. Each year, we work together to gather toys for local children who otherwise would not have gifts to open for the holidays. We collect and distribute hundreds of these gifts to families in need each year.
- Our team opens up applications in the fall for families facing hardship to apply to become a recipient of our Holiday Assistance program. Applications typically open in October and are first come, first served. To apply, you must meet the following criteria:
- You must have children living in your home.
- You must include the following documents in your applications:
  - Proof of county residency*, such as a current electric/water/cable bill
  - Vehicle registration
  - Lease agreement and/or mortgage documentation
  - Original social security cards for parent(s) and children
  - Original birth certificate for all children in home
  - Photo ID
  - List of gift ideas for all family members prepared before arrival
  - *The program is open to Flagler, Putnam and St. Johns County. Clients must apply through their own county: Flagler County residents must register at St. Vincent De Paul Church, Putnam County residents must register through our Palatka office, and

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St. Johns County residents must register through Catholic Charities St. Augustine. Please contact us with any questions regarding applications.

- **CARING CHOICES: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**
- As a licensed child placing agency, Catholic Charities Bureau, Inc., Diocese of St. Augustine has been a leader in the adoption field since the first Florida office opened in Jacksonville in 1943.
- The Adoption and Pregnancy Counseling Program provides services and advocacy for women with unplanned pregnancies. In accordance with the church's teaching to respect life, our services are designed to help preserve and protect the life of the child, to provide care and nurturing for women and their children, and to assist in the building up of families through adoption.

The services of this program are:

- Life-affirming pregnancy counseling to clients that may include education and referrals.
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child.
- Post- legal adoption services including lifetime counseling to birth mother as needed and search assistance as requested by any member of the adoption triad.
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are need.
- Adoption education to the community.

Please visit the Caring Choices website or call (866) 901-9647 for more information.

- **SENIOR SERVICES: ASSISTING AREA SENIORS STRUGGLING WITH FOOD INSECURITY AND ISOLATION**
- **COMPASSION TO-GO** Catholic Charities works with the St. Augustine Sheriff's Department to connect homebound seniors in the St. Augustine/St. Johns County community with compassionate food assistance. In addition to receiving a bag of nutritious meals, this program offers those with limited mobility an opportunity for some often much-needed social contact.

For more information about this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **ST. JOSEPH NEIGHBORHOOD CENTER: Rebuilding our community through Faith, Hope, Love, and Knowledge!**
- Founded in 2021, St. Joseph Neighborhood Center is a ministry of the Sisters of St. Joseph of St. Augustine. Our mission appeared to us through prayer and discernment by creating space to discover God's call to meet the current needs of our dear neighbor. The message we received over and over was clear and simple… 'continue to defend and be a voice for those who do not have one.'
- This non-profit organization is dedicated to improving the lives of Young Single Mothers and their children.

The services of this program are:

- Empowering Young Single Mothers to Achieve Economic Independence
- Providing GED/Career Programs

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- Developing Relationships with Companies to Secure Job Placement
- Teaching Development Tools to Help Women Thrive in Work and Life
- Mentoring Young Single Mothers with More Effective Parenting Skills

Please visit the St. Joseph Neighborhood Center website or call (904) 824-1752 for more information.

Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

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(Visits by Appointment Only)

Address:

Society of St. Vincent de Paul – St. Augustine (Putnam County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Furniture ›

Address	111 N. Francis Street, Interlachen, FL 32148
Phone	Phone: (386) 684-2797
Email	budsurratt@hotmail.com
Hours	Hours: 10 a.m.-4 p.m. (Tues., Thurs., Fri. & Sat.)

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

“No work of Charity is foreign to the Society”, so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Gainesville District Council (Putnam County Conference)

St. John the Evangelist Conference

Judy Surratt, President; Email: budsurratt@hotmail.com

Fax: (386) 684-2797

Services: Assistance with rent and utilities and provides food, clothing, household items and furniture. Will pick-up and deliver furniture.

Areas served: West Putnam County

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Society of St. Vincent de Paul – St. John the Baptist Conference

Can help with: Clothing › | Food › | Utility Bill › | Furniture ›

Address	2725 Hwy. 17, Box 908, Crescent City, FL 32112
Phone	(386) 698-1616
Hours	Hours: 10 a.m.-1 p.m. (Tues.-Thurs.)

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

“No work of Charity is foreign to the Society”, so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

Gainesville District Council (Putnam County Conference)

Society of St. Vincent de Paul – St. John the Baptist Conference

Al Maus, President

Services: Provides food, clothing, furniture and assistance with utilities.

Areas served: Parish and South Putnam County

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Santa Rosa County

Catholic Charities of Northwest Florida – Pensacola Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1815 North 6th Ave., Pensacola, FL 32503
Phone	Phone: 850-435-3516
Counties served	Escambia, Santa Rosa

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

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The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

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Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**
- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

PANHANDLE BRANCH

5709 Industrial Blvd

Milton, FL 32583

(850) 626-1332

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Society of St. Vincent de Paul – St. Sylvester Catholic Church Conference

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	6464 Gulf Breeze Pkwy, Gulf Breeze, FL 32563
Phone	Phone: (850) 516-8927
Website	https://www.stsylv.org/
Email	svdp@stsylv.org

Email: svdp@stsylv.org

The Mission of the Society of St. Vincent de Paul

Inspired by Gospel values, the Society of St. Vincent de Paul, a Catholic lay organization, leads women and men to join together to grow spiritually by offering person-to-person service to those who are needy and suffering in the tradition of its founder, Blessed Frédéric Ozanam, and patron, St. Vincent de Paul.

We are part of an international society of friends united by a spirit of poverty, humility, and sharing, which is nourished by prayer and reflection, mutually supportive gatherings, and adherence to a basic Rule.

The St Vincent de Paul Conference of St Sylvester offers tangible assistance to those in need on a person-to-person basis. We serve individuals and families in South Santa Rosa County: Gulf Breeze, Navarre, and extending to Mary Esther up to the Main Gate of Hurlburt Field.

For questions or assistance, please call our Conference line: 850-516-8927, and leave a message as needed. Or send an email to svdp@stsylv.org.

Available assistance types may include Food, Clothing, help with Rent and Utility payments, and others. Call 850-516-8927 or email svdp@stsylv.org to confirm available assistance types.

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Sarasota County

All Faiths Food Bank

Can help with: Food ›

Address	8171 Blaikie Ct. Sarasota, FL 34240
Website	https://allfaithsfoodbank.org/foodfinder/
Email	info@allfaithsfoodbank.org
Hours	Office hours
Counties served	DeSoto, Sarasota

All Faiths Food Bank is the only food bank and largest hunger relief organization in Sarasota and DeSoto counties. The Food Bank was founded in 1989 by a group of individuals who, through their respective organizations, were feeding the hungry. They combined efforts to incorporate as All Faiths Food Bank, a 501(c)(3) nonprofit organization.

- **Backpacks**
- Backpacks provide students with nutritious food for the weekends at 76 schools and organizations.
- **School & Family Pantries**
- School and Family pantries provide fresh produce, meats and groceries to families at 8 schools.
- **Summer Hunger Programs**
- The Campaign Against Summer Hunger has become our community’s strongest line of defense against child hunger providing over 34,000 children with 3.2 million meals.
- **Mobile Farm Markets**
- Mobile Farm Markets distribute fresh produce at 9 locations throughout our community.
- **Mobile Pantries**
- Mobile Pantries distribute fresh produce, meats and groceries to our community at 24 locations.
- **DeSoto Food and Resource Center**
- At the DeSoto Food and Resource Center, clients can meet with staff to assess their needs, receive or be referred to services, and receive emergency food.
- **Nutrition Education**
- Nutrition Education teaches individuals and families how to shop for and prepare healthy, low-cost meals.
- **Pediatric Screening**
- In partnership with healthcare providers, our Pediatric Screening program identifies food insecurity at an early age.

Contact

All Faiths Food Bank

Monday-Thursday: 8:00 am-5:00 pm

Friday: 8:00 am-2:00 pm

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Location Information: **All Faiths Food Bank does not provide food distribution from its main office at 8171 Blaikie Ct., Sarasota. Please refer to our distribution schedules at https://allfaithsfoodbank.org/foodfinder/ to find food near you. Free emergency food is also available at the DeSoto Food and Resource Center, located at 1021 E Oak Street, Arcadia, FL 34266.**

Warehouse delivery hours

Monday- Thursday 8:00 am to 2:00 pm

Friday: 8:00 am to noon

Phone: 941-379-6333

Email: info@allfaithsfoodbank.org

Website: https://allfaithsfoodbank.org/

Ashley Furniture - Furniture Assistance (Beds for Children) – Sarasota

Can help with: Furniture ›

Address	4650 S Tamiami Trail, Sarasota, FL 34231
Phone	Participating Store Phone: (941) 925-5100
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Venice, Inc. – Sarasota and Manatee County Administrative Offices

Can help with: Cash › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Child Care ›

Address	5055 North Tamiami Trail, Sarasota, FL 34234
Phone	Phone: 941-355-4680
Email	joan.pierse@catholiccharitiesdov.org
Counties served	Manatee, Sarasota

Fax: 941-359-8374

Email: joan.pierse@catholiccharitiesdov.org

Providing Help. Creating Hope. Serving All.

Catholic Charities Diocese of Venice, Inc. offers a variety of programs in Sarasota and Manatee counties that provide families and individuals with vital assistance designed to help them find their potential for success and to become more self-sufficient.

PROGRAMS AND SERVICES

- **Early Learning Education**

St. Martha's Early Learning Center of Catholic Charities offers the Creative Curriculum for Preschool Program where children are encouraged to explore science, math, reading, writing, art, technology, and music through indoor and outdoor learning centers. The development of fine and gross motor skills and the enhancement of social and emotional skills also are part of the learning experience. Students engage in monthly field trips, nutrition activities, and summer camp. The center received a 4.5 Star Rating from the Early Learning Coalition Look for the Stars Program.

- **Senior Services**

Catholic Charities offers Senior Services to residents living in Villa San Marcos in Venice and Holy Cross Manor I and II in Palmetto. Seniors receive ongoing case management and support to help them remain active and healthy.

- **Affordable Housing**

Catholic Charities provides two affordable housing complexes in Sarasota called St. Dominic Manor and St. Monica Residence for low-income families and individuals. A residence for a needy veteran and his or her family also is available through Catholic Charities at the Veterans House.

- **Financial Assistance**

Catholic Charities provides Financial Assistance to people who are in an economic crisis which can be solved with short-term help. One-time assistance can be given for past-due mortgage, rent, utilities, and security deposits, or the cost of car repair, medical bills, relocation fees, or prescriptions.

- **Immigration Services**

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Catholic Charities is accredited by the Board of Immigration Appeals (BIA) to provide affordable and quality Immigration Services. BIA certified counselors help clients with application preparation, support documentation, and referral services. Immigration Services include assistance in reuniting separated families, permanent residency adjustment, work authorization, consular processing, and United States citizenship.

- **Refugee Services**

Refugees resettling into the community can receive assistance through Refugee Services at Catholic Charities with coordination of sponsors and starting a new life. Refugees also are connected with prospective employers and matched to appropriate job opportunities to help them achieve self-sufficiency.

- **Shelter and Services for Homeless Families**

Our Mother's House of Catholic Charities offers a two-year residential program for mothers and children who are at risk of becoming homeless. The program provides on-site child care and ensures that the mothers and children receive the services they need to lead independent lives through education, vocational training, and personal growth.

The Catholic Charities Family Haven is an emergency shelter for families with children who are homeless. Families also receive case management services and transitional housing to assist them with the goal of becoming permanently housed.

- **HIV/AIDS Services**

Bethesda House of Catholic Charities provides compassionate support services for persons living with HIV/AIDS disease. Services include a nutrition center, clothing bank, laundry, and shower facilities along with support groups, counseling, case management, transportation assistance, job referral, and training, linking to medical services, and financial assistance.

Casa San Jose of Catholic Charities is an all-male residential facility that offers housing to individuals who are at risk of becoming homeless. Residents work to obtain optimal living standards and have access to the services available at Bethesda House.

- **Professional Counseling**

Licensed therapists at the Catholic Charities Counseling Center offer individual, couple, and family counseling. The program focuses on the mental health needs of the client such as relief from depression, anger, conflict, loss and transition, trauma, abuse, substance abuse, anxiety, aging, or self-esteem issues. Catholic Charities accepts insurance and operates on a sliding-fee scale.

CATHOLIC CHARITIES DIOCESE OF VENICE, INC. SERVES ALL IN NEED REGARDLESS OF RACE, NATIONALITY, OR CREED.

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Harvest House

Can help with: Housing & Shelter ›

Phone	Call/Text Jaohnna for Assistance: (206) 420-9734 Call/Text Jaohnna for Assistance: (206) 420-9734
Website	https://harvesthousecenters.org/harvest-house-2/
Email	info@harvesthousecenters.com
Counties served	Manatee, Sarasota

Vision

To ignite a revolution, compelling individuals to live beyond fear into their best life, fulfilling their destiny. Participants will move from fear and anxiety to confidence and freedom. We want to be the last transitional center an individual or family enters.

Model

Becoming the standard for serving members of our community who are working to rebuild their lives. We believe that affordable and supportive housing programs improve economic status, revitalize neighborhoods, and stabilize lives.

- **Affordable Rentals**

Sarasota & Manatee Counties

Low-Income Households

Harvest House currently rents out 25 affordable rentals to low-income households. Many of these units are inhabited by former clients who worked hard to end the cycle of homelessness in their family.

- **Sober Living**

Sarasota County

Eligible participants are graduates of the Freedom program

Participants accepted to this program sign a program agreement and pay an affordable program fee that includes housing, utilities, and access to the Harvest Food Pantry. They also maintain access to the supportive services of the Freedom Recovery program, including the life-skills classes, support groups, and our loving community.

- **Transitional Housing**

Stay up to 90 days

- No Cost
- Transitional housing beds are currently available for young men and women ages 18-24 who are in need of a safe haven.
- **New Heights**

New Heights is a Long-term Transitional Living Program for Homeless & At-Risk Youth.

One of the biggest barriers for homeless and at-risk youth is a lack of financial resources, therefore, services for New Heights participants are completely free including living space, utilities, and access to the Harvest Food Pantry. One of the first activities the Case Manager

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will do with clients is to help them to create and maintain a monthly budget. Instead of paying rent, participants are expected to pay into an escrow account on the first of each month to simulate the practice of rent paying. The amount is determined by their budget; for some, it is $50 and others, up to $500. Upon exiting the program, clients leave with money saved and with the budgeting skills to maintain stability.

Participants sign 6-month or 1-year leases

- No Cost
- New Heights is the premier long-term transitional living program for young men and women. Instead of paying for rent, utilities, and services, clients are expedited to make timely payments to an escrow account in their name an investment in their own future.

Mailing Address:

3650 17th Street Sarasota, FL 34235

For new client intakes, please contact us for the appropriate meeting location.

Office Phone Number:

941-953-3154

Office Email:

info@harvesthousecenters.com

Salvation Army – Sarasota Area Command / Sarasota Center of Hope

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1400 10th St, Sarasota, FL 34236
Phone	Phone: (941) 364-8845
Website	http://www.salvationarmysarasota.com/

Website: http://www.salvationarmysarasota.com/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and

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alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – Sarasota Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care ›

Address	1701 S Tuttle Ave, Sarasota, FL 34239
Phone	Phone: (727) 541-7781

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

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Salvation Army – Venice Corps

Can help with: Clothing › | Food › | Utility Bill › | Child Care › | Transportation ›

Address	1051 Albee Farm Rd, Venice, FL 34285
Phone	Phone: 941-484-6227
Website	http://www.salvationarmyvenice.org/

Website: http://www.salvationarmyvenice.org/

Services Offered at This Location:

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- **VENICE SALVATION ARMY AFTER-SCHOOL PROGRAM:** We pick up children ages 5-12 from all the local schools and provide snack and homework help daily. We have different activities daily to help enrich your child's day.

St. Vincent de Paul Society – Epiphany Cathedral / Our Lady of Lourdes Conference – Serving the Communities of Venice & Nokomis, FL (Sarasota County)

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Address	1301 Center Road, Venice, FL 34293
Phone	941-493-2027 (941) 921-6631 (941) 625-6784
Website	https://svdpvenicefl.org/assistance/

Society of Saint Vincent de Paul

Epiphany Cathedral / Our Lady of Lourdes Conference

Members of the Society of St. Vincent de Paul are men and women who strive to grow spiritually by offering person-to-person service to individuals in need. The St. Vincent de Paul Society offers tangible assistance to those in need on a person-to-person basis. It is this personalized involvement that makes the work of the Society unique. This aid may take the form of providing guidance and through direct dollar or in-kind service. An essential precept of the Society`s work is to provide help while conscientiously maintaining the confidentiality and dignity of those who are served.

We provide emergency assistance primarily for emergency shelter, rent, mortgage assistance, utilities, food, gas, car repairs and other essentials.

Some 12 million persons are helped annually by Vincentians in the United States.

St. Vincent de Paul Society – Epiphany Cathedral / Our Lady of Lourdes Conference serves all people in need in the Venice and Nokomis area.

Call St. Vincent De Paul – Epiphany Cathedral / Our Lady of Lourdes Conference at 941-493-2027. When you call, leave a message with your name, your phone number, and a brief explanation of the assistance you require. One of our advocates will return your call within 24 hours. If you block calls from unidentified caller on your phone, our volunteers will not be able to get in touch with you. Please disable that feature from your phone.

Other Sarasota County St Vincent de Paul Conferences are:

St. Vincent de Paul – Incarnation Catholic Church Conference

2929 Bee Ridge Road

Sarasota FL 34239

Website: incarnationchurch.org/

St. Vincent de Paul – St. Charles Borromeo Catholic Church Conference

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21841 Felton Avenue

Port Charlotte, FL 33952

St. Vincent de Paul – San Pedro Catholic Church Conference

14380 Tamiami Trail

North Port, FL 34287

(941) 426 3894

St. Vincent de Paul Society – St. Thomas More Catholic Church Conference (Sarasota County)

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation ›

Address	2506 Gulf Gate Drive, Sarasota FL 34231
Phone	(941) 447-8950
Website	https://www.svdpsrq.org/
Email	stmstvincentdepaul@gmail.com

St. Vincent de Paul – St. Thomas More Catholic Church Conference

Email: stmstvincentdepaul@gmail.com

Website: https://www.svdpsrq.org/

OUR VISION: Like that of its founder, Frédéric Ozanam, the vision of the Society of St. Vincent de Paul (SVdP) “is to embrace the world in a network of charity.”

OUR MISSION: Providing compassionate care to those in need. Inspired by Gospel values, the Society of SVdP is a Catholic lay organization, that leads women and men to join together to grow spiritually by offering person-to-person service to those who are needy and suffering in our service area.

ABOUT US . . .

- The goal of SVdP is to be a network of friends, inspired by Gospel values, growing in holiness and building a more just world through personal relationships with service to people in need.
- SVdP harnesses the power of community and partnerships to help feed, clothe, house and heal individuals and families in our community who have nowhere else to turn for help.
- As important, SVdP provides meaningful opportunities for volunteers to serve their neighbors in need with love and compassion.

WHAT WE DO . . .

- Rent/Utility Assistance - On an emergency basis, we may provide one-time rent and/or utility assistance.
- Gift Cards - On a limited basis, we provide gift cards for gasoline and sundries, and bus passes for those who have no other means of transportation.
- Referral Service - If we are unable to provide assistance in a particular situation, we will refer our clients to other agencies with relevant expertise and resources.

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- Housing the Unsheltered - A home is not just a roof and four walls, but a sense of security and the ability to make a better tomorrow. We work with community partners to help the homeless and those in danger of becoming homeless. We do everything in our power to stabilize shelter residents while seeking avenues to permanent housing.

Please contact the St. Vincent de Paul Society if you are in need of assistance or if you would like volunteer information. Phone: (941) 447-8950 Email: stmstvincentdepaul@gmail.com

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Youth Shelter – Sarasota, FL

Can help with: Housing & Shelter ›

Address	1106 S. Briggs Ave., Sarasota, FL 34237
Phone	941-955-5596
Website	https://sccfl.org/youthshelter

When you don’t know where to go, you can come to the Youth Shelter. The Roberta Leventhal Sudakoff Youth Shelter provides temporary housing and safe care for youth ages 10 to 17 who have run away, are experiencing family conflict or have been locked out of their homes. Open 24 hours a day, 7 days a week.

Contact

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Seminole County

Ashley Furniture - Furniture Assistance (Beds for Children) – Altamonte Springs

Can help with: Furniture ›

Address	880 W State Rd 436, Altamonte Springs, FL 32714
Website	https://ahopetodream.com/
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Participating Store Phone: (407) 389-1860 Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Ashley Furniture - Furniture Assistance (Beds for Children) – Sanford

Can help with: Furniture ›

Address	121 Towne Center Blvd, Sanford, FL 32771
Phone	Participating Store Phone: (407) 328-3100
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

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Birchwood Landings - Housing / Shelters - Housing Assistance

Can help with: Housing & Shelter ›

Website	https://npmainc.com/listing/birchwood-landings/
Email	birchwood@npmainfo.com

Comfortable, affordable “Florida living” in a great location, convenient to shopping, banking & restaurants. Our spacious apartments offer walk-in closets, large kitchen pantries, ceiling fans, and much more. Whether you enjoy relaxing inside at the end of the day or outside by the swimming pool, you’ll feel right at home at Birchwood Landings. So, stop by and select your apartment home today, you’ll be glad you did!

Contact:

1485 Ash Circle Casselberry, FL 32707 Call or Text: (407) 657-6716 Email: birchwood@npmainfo.com

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Pathways to Care (SERVES VETERANS AND OTHERS)

Can help with: Food › | Housing & Shelter › | Medical & Dental › | Transportation › | Debt & Credit ›

Address	430 Plumosa Ave., Casselberry, FL 32707
Phone	Phone: 407-388-0245
Website	https://pathwaystocare.org/

Website: https://pathwaystocare.org/

Who We Are

Pathways to Care (PTC) is a not for profit, licensed Assisted Living Facility, which provides medical respite to people experiencing homelessness. Opening in 2003, PTC serves as a post hospital resource for patients without a safe place to heal from injury, illness, or another medical setback. Our 34-bed program is an excellent discharge solution for health care providers. We provide services to approximately 200 residents annually. We collaborate with and accept referrals from multiple hospital systems throughout Central Florida, Veteran’s Administration, Housing Opportunities for Persons with AIDS network (HOPWA), faith-based organizations, local governments, social service agencies and other medical professionals. In

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2015, we expanded our services to include a transitional housing program that promotes independence called Pathways Step2.

Referral Process

These are the forms needed to make a referral to Pathways to Care or Pathways Step2. Completed forms should be faxed to 407-388-0478. How To Refer: http://67.23.246.118/~pathwaystocare/wp-content/uploads/2020/05/Discharge_Admission-Criteria_-FINAL_4-17-2020.pdf)

1. **AHCA 1823 Required for Admission** (Please print and fax completed/ signed 1823 form to (407) 388-0478): http://67.23.246.118/~pathwaystocare/wp-content/uploads/2020/07/AHCA-Form-1823-Resident-Health-Assessment-3.2017-1.pdf
    1. **Tips on How to Complete 1823:** http://67.23.246.118/~pathwaystocare/wp-content/uploads/2020/05/1823-instructions-FINAL_Revised-4-17-2020.pdf

Other Helpful Links:

- **Admission Criteria FAQ:** https://pathwaystocare.org/wp-content/uploads/2022/11/Admission-Criteria-FAQs-04.07.22.pdf
- **Admission Criteria to PTC:** https://pathwaystocare.org/wp-content/uploads/2022/11/Admission-Criteria-to-PTC-04.07.22.pdf
- **Attention Case Managers:** https://pathwaystocare.org/wp-content/uploads/2022/11/Attention-Case-Managers.pdf

Our Services

- **Pathways to Care Assisted Living (ALF) – Healthcare Services**
    - **Medication Management –** Pathways to Care Assisted Living reinforces the doctor-prescribed medication regimen. We develop with the resident a personalized accurate medication schedule. We provide safe storage and handling of medications. During their stay, we assist residents with medication refills as one of our key objectives.
    - **Staffed 24/7 for Resident Safety and Well Being –** All Pathways to Care staff are certified in First Aid and CPR. Our facility is staffed 24/7 including weekends and holidays.
    - **Connect With Community Medical Resources –** One of our main objectives at Pathways to Care is to connect our residents with primary and specialty care providers. Our goal is for residents to establish a medical home in the community that they continue with even after their successful discharge from our program. We partner with local pharmaceutical resources who provide affordable prescription and medical supply options to our residents. Our clinical services staff assist residents with appointment setting, patient-doctor dialogue, and advocacy.
    - **Transportation –** Our clinical services staff arrange transportation for residents to and from medical appointments. Transportation options include use of our in-house vehicles, insurance covered transportation, or door to door public transportation for disabled and medically compromised individuals. We have a dedicated driver and our facility vehicles can accommodate manual wheelchairs and walkers.
    - **Accommodate Home Health Service Providers –** These Home Health Services may include skilled nursing care, such as ostomy, catheter and wound care, and health education.
    - **Nutrition –** Residents staying in our facility are provided with registered dietitian-approved meals three (3) times each day. A variety of fruits and vegetables are

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available daily. While staying at our facility, residents are encouraged to manage dietary requirements and restrictions.
    - **Personal Care –** Pathways to Care provides toiletries and personal hygiene items to all residents. Bedding, towels and resident clothing are laundered on-site by facility staff.
- **Pathways to Care Assisted Living (ALF) – Case Management**
    - **Intake and Assessment –** One of the first things completed during intake is a social needs assessment. Case management staff complete a Service Prioritization Decision Assistance Tool (SPDAT) and an entry form for Homeless Management Information System HMIS). The objective of these assessments is to identify the individual's needs and set goals that complement their medical recuperation. Plans are modified as goals are met and/or changed.
    - **Ongoing Case Management –** Residents meet weekly, or more frequently as needed, with case management. We help residents meet their medical, nutritional, social, behavioral health and future housing goals.
    - **Navigating Resources and Benefits –** Navigating benefit systems can be overwhelming. Case managers help residents find their way through the Social Security system, disability income applications, food stamp applications, and more. They also assist residents in obtaining a Florida ID from the DMV.
    - **Coordinate Services –** Case managers work with residents and advocate on their behalf to access community resources. They accompany residents to social service appointments and community agencies as needed.
    - **Life Skill Development –** Case managers work with residents to rebuild their life skills to include personal care, basic housekeeping and preparation for life after Pathways.
    - **Life After Pathways –** Once a resident has been deemed medically stable, a discharge plan is developed. The plan may include reconnection with family and loved ones. Additionally, referrals to employment and/or recovery programs can be made.
- **Pathways Step2**
    - **What is Pathways Step2?**

Once a resident is adequately assessed to have recovered from injury or illness in the Assisted Living Facility side at Pathways to Care, they may elect to apply to our Step2 program located on the rear side of our building. Currently, Step2 only serves males. Residents who live in Step2 have a goal to obtain housing, find gainful employment, further their education and/or wait for financial benefits to activate. Step2 residents are given more autonomy and are responsible for regular administration of their medications, making and scheduling their own medical appointments, and purchasing their own supplemental food items. Pathways to Care case mangers work with the resident in Step2 to choose and secure the most appropriate housing solution for their situation for when they are ready to leave the program. As with an exit from Pathways to Care, this housing could be independently living in an apartment, sharing a home with family or friends, a long-term medical facility, group housing, VA housing, or other type of housing opportunity.

- During their transition, case managers provide support to residents on how to better budget their expenses, run their credit reports, pay off old debts, and manage their disability income to have a greater chance of qualifying for housing. Staff also guide residents on how to properly care for and clean their living areas along with other life

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skills needed to live as independently as possible. Those who more able bodied are assisted by staff with job applications, interview preparation and other employment seeking tasks.
    - Step2 residents continue to have access to case management services, therapeutic activities, and meals when the dining room is open. Residents in Step2 are working towards greater overall independence as they transition out of the program completely. The average Step2 resident resides at Pathways to Care to save income and work towards housing or employment.

Jewish Family Services of Greater Orlando

Can help with: Food › | Transportation ›

Address	The George & Madeline Wolly Center 2100 Lee Road Winter Park, FL 32789
Phone	Request an appointment: 407-644-7671 (Monday-Thursday 8am to 5pm) To apply call: 407-644-7593
Website	https://www.jfsorlando.org/
Email	Rabbi@JFSorlando.org
Counties served	Orange, Seminole

The mission of Jewish Family Services of Greater Orlando (JFS Orlando) is to provide services that stabilize individuals & families in crisis and enhance the quality of life across generations to all members of our Central Florida community.

We aim to move lives from crisis to stability by taking a holistic approach in assisting those in need and providing a variety of wrap-around services. Our programs cover four core areas:

- Hunger
- Mental and Emotional Stability
- Homelessness Prevention
- Aging/End of Life

Services

- **Pearlman Food Pantry:** Food pick-up is **by appointment only**. Please call (407) 644-7593 or click the button below to begin your request for an appointment with JFS Orlando's Pearlman Food Pantry. Please note, pantry hours are Monday - Thursday 9AM - 4PM. Make sure to bring a photo ID.

Request an appointment: https://www.jfsorlando.org/pantry-appointment-request-form

- **Counseling:** https://www.jfsorlando.org/counseling

The Counseling, Growth, & Development Program provides individual, couple, family and group mental health counseling in a trusting, reassuring and healing atmosphere. Clinical therapists help clients cope with major life problems in a timely and effective manner and guide people through major life transitions.

- **Family Stabilization Program:** The Family Stabilization Program (FSP) is a preventative, six-month case management program. The program is designed for

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families to obtain self-sufficiency by teaching them critical skills and tools to resolve crises and avoid future hardships while achieving long term stability.

ext.250 (City of Orlando or Seminole County

Ext. 236 (Orange County)

- **RIDE Program:** https://www.jfsorlando.org/ride-program

Through the RIDE (Reliable Independent Drivers for the Elderly) Program, JFS provides round-trip rides to vital medical appointments for qualifying, low-income seniors or disabled adults. Program participants are entitled to two free roundtrip rides per month within a ten-mile radius of their residence. The program is for Orange and Seminole County residents only.

Due to the Success of the RIDE program, our waitlist is temporarily closed to new clients. Please check back periodically for updated availability.

- **Chaplaincy**

The community Chaplaincy program is a pastoral outreach service that provides end of life services, burial or memorial services, and other visits, such as hospice, hospital or home visits, to the unaffiliated Jewish community. This program operates in partnership with the Greater Orlando Board of Rabbis and the Jewish Federation of Greater Orlando.

Contact Rabbi Siegel at (407) 644-7593 ext. 233 or Rabbi@JFSorlando.org

Contact

407-644-7593

Computer Lab

The JFS Orlando Computer Lab provides the Central Florida community with much-needed access to vital technology such as the internet, office application software and printing services. The primary purpose of the Computer Lab is to provide clients the ability to search and apply for employment, develop resumes, apply for government assistance and improve their overall computer literacy. Funded in part by the Frances & Joseph Victor Fund at the Central Florida Foundation, computer lab services are offered to clients FREE of charge and are available year-round. Trained volunteers staff the computer lab and are available to assist with any technology needs.

407-644-7593

Website: www.jfsorlando.org/services/computer-lab/

Email: info@jfsorlando.org

SafeHouse of Seminole County - Housing Assistance (Domestic Violence Victims)

Can help with: Housing & Shelter ›

Phone	24/7 Domestic Violence Hotline: 407-330-3933 1-800-500-1119 Administration Office: 407-302-5220 Outreach Services Center: 407-302-1010
Website	https://www.safehouseofseminole.org/

- **Shelter**

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SafeHouse of Seminole has been a partner, advocate, and resource center for victims and families affected by domestic violence since 1995. SafeHouse acts as a catalyst for change working towards a safe future for all, providing counseling programs, personal advocacy services, and emergency shelter for people and families in need.

- At SafeHouse, we provide short and long-term campus housing for women, teenagers, and children affected by domestic violence.
  - The Shelter offers families more than just a roof and a bed; we provide the comfort of a home, including a common living area and private bedrooms.
  - A full kitchen is provided with everything needed to cook a great meal. Common gathering space, clean and up to date.
  - A space dedicated to kids and teens. Enjoy toys, video games, computers, and music. A quiet area is also provided for reading and homework.
  - The boutique provides a variety of options for all ages, clothing, shoes, accessories, for job interviews and everyday attire.
  - The Shelter's fully stocked laundry room helps maintain a clean and healthy atmosphere. Detergents and laundry products can be provided.
  - Computer access is provided to assist in the search for jobs and housing. Our advocates can offer help with applications, interview prep, and case management.
  - The Shelter is private and discreet ensuring the safety of everyone.

Contact

- **Legal Services**

SafeHouse offers support and legal services to victims of domestic violence.

For many, counseling and advocacy services can mean a world of difference. SafeHouse offers one-on-one support programs to guide victims through the legal system. These services can include helping devise a safety plan, filing for Victims of Crime Compensation, injunction assistance, legal referrals and court support

- **Intimate Violence Enhanced Services Team (InVEST)**

The Intimate Violence Enhanced Services Team provides free, confidential services to those facing potential life-threatening violence. InVEST was created to offer victims of domestic violence in situations with a high risk for death or serious physical injury with intense service management and advocacy.

This team consists of community agencies, including the Seminole County Sheriff's Office, State Attorney's Office, and SafeHouse. We work together to connect victims to the resources they need and keep them safe.

To learn more contact 407-302-1010.

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Salvation Army – Sanford Corps

Can help with: Clothing › | Food › | Child Care ›

Address	700 W 24th St, Sanford, FL 32771
Phone	Phone: 407-322-2642
Website	https://sanford.salvationarmyflorida.org/

Website: https://sanford.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While

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free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in 'better than minimum wage' jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 1 6-week culinary training program are placed in 'better than minimum wage' jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources

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they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than 200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's 2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Seminole County – The Sharing Center

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Medical & Dental › | Transportation › | Debt & Credit ›

Website	https://thesharingcenter.org/wp-content/uploads/2024/10/Financial-Assistance-Application-English-revised-November-2024.pdf
Email	inquiry@thesharingcenter.org

The Christian Sharing Center is an inter-denominational ministry providing assistance for local families in need through coordination of aid from more than 60 churches in Seminole County, Florida, and northeast Orange County. Assistance is provided free of charge. Depending on individual needs and available resources, help provided by The Christian Sharing Center may include, but is not limited to: Food, Clothing, Rent or Mortgage Payment, Utilities, Bus Tokens and other Transportation Needs, Vouchers for Prescription Medicines, Referral for Job Training, Financial Counseling or Other Assistance. For more information, call (407) 260-9155.

Who We Are

The Sharing Center has been loving our neighbors since 1986. We are more than just a singular resource for those facing difficult circumstances.

We address immediate needs, as well as provide extended support through programs that lead those experiencing poverty toward a better future and long-term stability.

Hunger Relief

Nourishing families and individuals with dignity. Through The Pantry, we offer one of the largest free food assistance resources in Seminole County to alleviate hunger.

Center for Hope

Hope starts here. We see to it that families and individuals experiencing hardships, hunger, and homelessness receive comprehensive services from the moment they arrive to when they depart.

Preventing Homelessness

The Oasis, our homeless respite center, is the only place in Seminole County that provides showers, laundry service, housing guidance, internet access, mail service, and haircut services. A place of refuge and restoration for all. The Oasis is open for all experiencing a season of homelessness. If you are in need of a helping hand, please visit us.

Need Rent or Mortgage Assistance?

We’re able to provide life-changing essentials to our neighbors in need.

Learn More and Apply

The most comprehensive social services hub in Seminole County.

It is The Sharing Center’s mission to help families and individuals experiencing poverty receive compassionate care. Our team works to provide emergency financial assistance, groceries, clothes, showers, and other essential resources. We address immediate needs, as well as provide extended support through programs that lead individuals and families toward a better future and long-term stability.

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We are more than just a singular resource for those facing difficult circumstances.

Key Programs

- **Families In Crisis:** With Families In Crisis, we offer financial assistance, tax preparation, rental assistance, and vouchers for clothing and shoes.

Did you know, nearly 40% of families in Seminole County are struggling to make ends meet? According to a recent report, thousands of our neighbors are living in crisis-mode all year long. Our Families in Crisis program offers relief with urgently needed support to help keep the lights on, a roof over their heads, and food on the table. It is our belief that every person deserves dignity and compassion, especially when experiencing a lack of funds or food.

Through Families in Crisis, our case managers are able to provide life-changing essentials to our neighbors in need.

How We Help

We serve Seminole County families and individuals who are experiencing challenging circumstances. Last year, over 20,000 individuals received financial assistance, groceries, clothing, and other support helping to prevent hunger and homelessness.

Providing Basic Essentials

We consider a basic essential as anything we need to live in our world today – a home, food, clothing, electricity and water, and resources to thrive. Those we serve are able to receive a helping hand when their crisis threatens their stability.

Compassionate Support

Every person who walks through our doors and receives assistance, is compassionately met by a case manager to provide additional support such as budgeting, benefits help, and employment referrals. This additional support helps thousands turn their situation from despair into hope.

Now Accepting Rent/Mortgage and Utility Assistance Applications

If you live in Central Florida, and are seeking financial assistance, please complete the form by clicking below.

Please read a few guidelines carefully before submitting your application:

- At this time, we are accepting applications for rent/mortgage and utilities assistance.
  - Please provide only copies; originals will not be returned if submitted.
    - Only complete applications will be reviewed. Please ensure you have provided all requested documentation in the application.
    - Completed applications/documents can be dropped off between 9:00 am and 12:00 pm or between 1:00 pm and 4:00 pm

Seeking Rent And/Or Utility Assistance? Download Financial Assistance Application: https://thesharingcenter.org/wp-content/uploads/2024/10/Financial-Assistance-Application-English-revised-November-2024.pdf

BlessOurSoles: Blessing children with the gift of shoes.

Children, aged 4 – 18, of families in need, are now eligible to receive a $25 Shoe Carnival gift card to purchase a brand new pair of shoes for Christmas. Gift cards are available for up to

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600 school age children. Sign up to receive one gift card per child is open Monday – Friday, 9:00 a.m. – 12:00 p.m. The following documents are required to qualify:

- Driver's License or Picture I.D. for all adult household members (must be original)
  - Original Birth Certificates for all children under 18
    - Proof of Residence (document mailed to you within the last 30 days)
    - Proof of income (earned and unearned) including Food Stamps
    - Social Security Card for all primary household members
  - **The Pantry:** Through The Pantry, we offer one of the largest free food assistance resources in Seminole County to help alleviate hunger.
  - **The Oasis:** Our homeless respite center, The Oasis, provides showers, laundry service, housing guidance, internet access, mail service, and haircut services. The Sharing Center is here to provide more than just the resources needed to survive, but to thrive. Ultimately, it is our goal to help those experiencing homelessness find stability in their lives and hope in their hearts. We focus on serving those who are currently living in camps, cars, or streets as well as families on the verge of homelessness.

Through our program, The Oasis, we are wrapping our arms around the most vulnerable to lift them up, out of desperation and into stability. The Oasis is the only drop-in resource center in Seminole County for those experiencing hunger and homelessness. At The Oasis, those experiencing hardships can come take a warm shower and receive laundry service, hot meals, hair cuts, and on-the-go food, as well as committed, compassionate support.

- **ProjectRISE:** Our workforce development program serves the under- and unemployed with the skills necessary to reach financial mobility, self-sufficiency, and employment.

Address: 600 North Highway 17-92, Suite 130, Longwood, FL 32750

Phone: (407) 260-9155

Email: inquiry@thesharingcenter.org

Hours:

- The Pantry: Monday to Friday, 9:00am - 12:00pm
  - Families in Crisis: Monday to Friday, 9:00am - 12:00pm
  - The Oasis: Monday to Friday, 8:00am - 12:00pm
  - Corporate Office: Monday to Friday, 8:30am - 5:00pm
  - The Distribution Center: Monday to Friday, 10:00am - 4:00pm
  - Village Shoppes (Thrift Store): Monday to Saturday, 9:30am – 5:00pm; Accepting Donations from 10:00am – 4:00pm

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Website: https://thesharingcenter.org/

Seniors First, Inc. - In-Home Care Program – Seniors Only

Can help with: Food › | Medical & Dental › | Transportation ›

Counties served	Orange, Polk, Seminole

In-Home Care

If given the choice, older adults want to remain living in their own homes for as long as possible. Each year, we provide nearly 300,000 hours of care to seniors to help them remain at home and avoid or delay nursing home or similar placements.

We assist low-income, home bound seniors aged 60+ in Orange, Seminole & Polk Counties with daily activities that have become difficult due to declining mobility and health. This includes clients referred to us who are at high risk of abuse, neglect or exploitation. Clients are charged on an income-based fee scale**. Key services include the following:**

Care Management:

A custom care plan is created for each individual. A package of essential supportive services, in-home and community**-**based, is coordinated by a care manager who monitors the senior's needs on a regular basis.

Homemaker Service

Our homemakers provide light housekeeping and home management services such as laundry, shopping assistance and meal preparation.

Personal Care Assistance

Bathing, dressing, feeding, shaving and walking assistance.

Companionship

Our companions relieve loneliness for isolated seniors by providing socialization, conversation and assistance with reading and personal tasks such as running errands and shopping.

Respite Care

A trained companion for your loved one to relieve caregivers for a few hours.

How to Apply

Learn more by calling us at 407-615-8987. If you meet preliminary program requirements, we will refer you to the Area Agency on Aging – Senior Resource Alliance to apply. There is a waiting list for these services**.**

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Seniors First, Inc. - Medical Equipment Program (Seniors Only)

Can help with: Medical & Dental ›

Address	3711 Vineland Road, Orlando, FL 32811 (map)
Phone	T: 407-649-4100 F: 407-649-4200
Counties served	Brevard, Orange, Osceola, Polk, Seminole

Seniors First assists frail seniors and disabled adults to perform essential tasks of daily living with the help of safety devices, mobility equipment and medical supplies.

Eligibility

Any adult with an impairment living in Orange, Seminole, Osceola, Polk or Brevard County is eligible for this program.

Contact

Seniors First’s Stepping Stone Medical Equipment Bank

Seniors First, Inc. - Transportation Program

Can help with: Transportation ›

Phone	Telephone Number for Orange & Seminole Counties: 407-292-0177 Telephone Number for Polk County: 863-519-1020
Counties served	Orange, Polk, Seminole

Senior First’s transportation services target specific areas, have limited participation and do not include service to doctor appointments.

How to Apply

Learn more by calling us at 407-615-8987. If you meet preliminary program requirements, we will refer you to the Area Agency on Aging – Senior Resource Alliance to apply. There is a waiting list for these services.

Society of St. Vincent de Paul Orlando (Seminole County Conferences)

Can help with: Clothing › Food › Housing & Shelter › Utility Bill › Medical & Dental › Transportation › Furniture ›

Address	407-330-4400, 301 W. 8th Street, Sanford, FL 32771
Phone	Helpline 407.889.4706 407-330-4400
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

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At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Seminole County St Vincent de Paul conferences are:

ALL SOULS - SANFORD

ANNUNCIATION - ALTAMONTE SPRINGS

407-215-7669

1020 Montgomery Rd., Altamonte Springs, FL 32714

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The Christian Sharing Center, Inc.

Can help with: Food ›

Address	600 North Highway 17-92, Suite 130, Longwood, FL 32750
Phone	Phone: (407) 260-9155
Website	https://thesharingcenter.org/
Email	inquiry@thesharingcenter.org
Hours	Hours

https://thesharingcenter.org/

Seminole County's Largest Free Food Pantry

Through The Pantry, we offer one of the largest free food assistance resources in Seminole County to help alleviate hunger. Families and individuals who visit the Pantry are cared for with dignity and respect. Each family receives two bags of hand-selected, nutritionally balanced groceries for each member of the family.

Homeless neighbors who are without adequate food storage, receive enough food to last two or three days or as much as they can carry.

The Pantry is open weekly, Monday through Friday, 9:00 a.m. – 12:00 p.m.

Contact

Email: inquiry@thesharingcenter.org

Monday - Friday

Corporate Office: 8:30 a.m. - 5:00 p.m.

Client Services: 9:00 a.m. - 12:00 p.m.

The Oasis: 8:00 a.m. - 12:00 p.m.

Monday - Saturday

Stores: 9:30 a.m. - 5:00 p.m.

The Jewish Community Center - Rosen JCC Financial Aid Program – (Orange & Seminole Counties)

Can help with: Child Care ›

Phone	407-387-5330
Website	https://www.rosenjcc.org/about/financial-aid/
Email	info@www.rosenjcc.org, BarbaraC@www.rosenjcc.org
Counties served	Orange, Seminole

11184 S Apopka Vineland Rd, 32836

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Website: https://www.rosenjcc.org/about/financial-aid/

Email: info@www.rosenjcc.org

Facility Hours: Monday-Thursday, 6:30AM-9PM; Friday, 6:30AM-6PM; Saturday, 9AM-5PM; Sunday, 9AM-3PM

As part of its mission, the Rosen JCC raises and distributes funds to local families that, due to financial constraints, would otherwise not be able to participate in our child care programs.

Our goal is for no family to be denied access to our programs due to financial hardship. Each year, the JCC sets aside money for scholarships and financial aid for membership fees and child care programs (early childhood, after-school and summer camp).

To apply for financial aid:

- Review the instructions for applying for financial aid (see below "Application Process" and "Documents Required" sections).
- Log into the FACTS web portal to complete your application.
- E-mail us to notify us that you have completed your application and, if desired, to place a deposit to hold your spot in a program.
- If you have additional questions about our financial aid process, please contact Barbara Chiorazzi, Chief Financial Officer, at BarbaraC@www.rosenjcc.org. For assistance with the FACTS online system, please contact their Customer Care team at 1-866-441-4637.

The JCC only provides aid toward its membership fees, and early childhood, after-school and summer camp programs. For other forms of assistance, including hunger and homelessness, counseling, emergency financial aid and older adult support, we recommend contacting Jewish Family Services at 407-644-7593.

Application Process:

FINANCIAL AID INSTRUCTIONS

How To Apply

Additional applications are accepted on a rolling basis throughout the year if remaining funds are available. We encourage you to contact us prior to starting any new applications after the deadline to inquire if any additional funds are still available. Any financial aid granted is good for a period of one year (June 1st - May 31st); all recipients must re-apply for the following year.

Step 1

To reserve a spot in a program during the application process, complete the necessary registration paperwork and pay a $100 deposit. This step is optional, but is required to hold a spot for a program that might fill up. This deposit will be applied to the program fees if financial aid is awarded and accepted, or refunded in full otherwise.

Step 2

Apply online through the FACTS Grant & Aid system at https://online.factsmgt.com/signin/4K3ZP. A $30 administrative fee is charged by FACTS that must be paid by the applicant. It generally takes about one week for FACTS to process your application. The JCC does not process nor receive this fee and is unable to refund it.

Step 3

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Applications must be accompanied by the following documents (see below), which should be supplied for both parents.

If you have any questions or concerns about the application process, you may speak with a FACTS Customer Care Representative at 1-866-441-4637.

Step 4

E-mail Barbara Chiorazzi, Chief Financial Officer, at BarbaraC@www.rosenjcc.org, to let him know that you have completed your application. Please include your name, the names of the children for whom you are requesting financial aid, the programs requested, and the best phone number to contact you.

Documents Required:

Applications must be accompanied by the following documents, which should be supplied for both parents:

> Past two years' federal tax forms including all schedules and W-2s for both parents.

> Recent pay stubs for both parents showing year-to-date totals.

> Current bank statements showing balances for both parents.

> 401K and other financial investment statements for both parents.

> Supporting documentation for social security income, welfare, child support, food stamps, worker's compensation, and Temporary Assistance for Needy Families, if applicable.

> Statement of need describing why you are requesting assistance, including any extenuating circumstances or recent changes to your family or economic circumstances in the past year.

These documents can be uploaded online, faxed to 1-866-315-9264, or mailed to the address below:

FACTS Grant & Aid Assessment

P.O. Box 82524

Lincoln, NE 68501

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St. Johns County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – St. Augustine Regional Office

Can help with: Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill ›

Address	525 SR 16, Unit 111-112, St. Augustine, FL 32084
Phone	Phone: 904-829-6300
Website	https://www.ccbstaug.org/
Email	Info@ccbstaug.org, wbennett@ccbstaug.org
Counties served	Flagler, St. Johns

Email: Info@ccbstaug.org Office Hours: Monday – Friday: 9:00am – 3:00pm

ABOUT US

Since 1975, Catholic Charities St. Augustine has worked to transform lives by serving our community's most vulnerable across the St. Johns, Putnam, and Flagler county communities. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance for rural families and students, homelessness prevention, and pregnancy and adoption support, we are putting our beliefs into action to transform lives.

Over the years, Catholic Charities St. Augustine has grown into a multi-faceted agency that served more than 10,000 people in our surrounding communities in 2020. Our services are offered to all people regardless of religious affiliation, gender, race or ethnic origin.

PROGRAMS AND SERVICES

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS**
- Catholic Charities St. Augustine's emergency financial assistance program is a recognized and proven way to prevent homelessness in Flagler, Putnam and St. Johns counties. Our program facilitates and distributes grants from several federal and state/local agencies to serve those in our community who are struggling to pay utility bills, rent/mortgage payments or need food assistance. By aiding them with these basic needs, we ensure they can stay safely in their homes.
- This program is open to families with children, households that are homeless, clients referred from other agencies that have worked with the family/individual, households or individuals who have experienced domestic violence in the past 30 days and families with children that are secondary tenants. Services available include:
- Rent and mortgage assistance
- Utility payments
- Rent and utility deposits
- Rental application fees

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If you are in need of emergency financial assistance, please contact us at (904) 829-6300.

- **FOOD ASSISTANCE: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
- **Food Pantry**

Catholic Charities St. Augustine serves people of all faiths and backgrounds. We encourage any of our neighbors who may be struggling to visit our food pantry located at our office at 525 State Rd 16 STE 112, St. Augustine, FL, 32084.

- **FOOD PANTRY INFORMATION & HOURS**
- Catholic Charities St. Augustine Food Pantry
- 525 State Rd 16 STE 112, St. Augustine
- Mondays and Wednesdays from 10 a.m. to 3 p.m.
- Please bring an official form of photo identification, such as a driver’s license. During holidays, please check here or call us for adjusted food distribution schedules.
- We gladly accept donations of non-perishable food items from the community. The following are some of our most urgently needed items:
- Peanut Butter and Jelly
- Macaroni and Cheese
- Cereal – Hot and Cold
- Pasta and Spaghetti Sauce
- Canned Goods – Vegetables, fruits, soups, tuna, meats
- Dried Beans / Rice
- Diapers
- **Back Roads Program**

The Back Roads Program is a mobile food pantry operated by Catholic Charities St. Augustine that directly addresses the lack of transportation and other low-income barriers by the delivery of food to the remote parts of our three service areas (Flagler, Putnam and St. Johns).

We specifically target areas that are identified as food deserts by the USDA. Those who live in food deserts have limited access to transportation and grocery stores. Our team works alongside local libraries, community centers, churches, parishes and other outreach organizations which will help us to identify areas and individuals most in need.

To get help or donate to this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **WEEKEND HUNGER BACKPACK PROGRAM: HELPING PROVIDE STUDENTS WITH NUTRITIOUS MEALS SO THEY CAN FOCUS ON LEARNING**
- The Weekend Hunger Backpack Program addresses local food insecurity among children in a unique way inside the classroom. Each week, students discreetly receive a bag filled with nutritious kid-friendly food to take home. This ensures that they have meals and snacks to eat over the weekend, when school lunches are unavailable.
- With help from the school district staff, children in need are identified by their participation in the federal school meal assistance program. Each week, Catholic Charities St. Augustine staff organizes volunteers to help stuff recyclable bags with uniformed shelf-stable and nutritious food and other items. We then deliver these bags to

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the schools every Thursday so that the school can in turn distribute them before the weekend. Extra food is included on longer breaks such as three-day weekends, holidays and spring break.

- We gladly accept donations of non-perishable food items from the community. The following are some of our most urgently needed items:
- Vienna sausage (Pop top cans)
- Pudding (Ready to eat)
- Juice boxes
- Applesauce (Single serving)
- Fruit cup (Single serving)
- Cereal bowls
- Granola bars (No nuts)
- Protein bars (No nuts)
- Oatmeal (Single-serving packets)

To get help or donate to this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **DISASTER ASSISTANCE: FACILITATING DIRECT SUPPORT FOR LOCAL FAMILIES IN THE WAKE OF DISASTERS**
- In the aftermath of natural disasters and other crises, Catholic Charities St. Augustine works to help stabilize our community by directly assisting individuals in need. From financial assistance to case management, our team uplifts local families when they need it most. Many of these families have lost everything - homes, cars, belongings, and even loved ones. By providing tireless support to those who need us, we live our mission of providing compassion to the community's most vulnerable.
- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON**
- Catholic Charities St. Augustine partners with several local organizations to facilitate our Holiday Assistance program: Hope for the Holidays. Each year, we work together to gather toys for local children who otherwise would not have gifts to open for the holidays. We collect and distribute hundreds of these gifts to families in need each year.
- Our team opens up applications in the fall for families facing hardship to apply to become a recipient of our Holiday Assistance program. Applications typically open in October and are first come, first served. To apply, you must meet the following criteria:
- You must have children living in your home.
- You must include the following documents in your applications:
  - Proof of county residency*, such as a current electric/water/cable bill
  - Vehicle registration
  - Lease agreement and/or mortgage documentation
  - Original social security cards for parent(s) and children
  - Original birth certificate for all children in home
  - Photo ID
  - List of gift ideas for all family members prepared before arrival
  - *The program is open to Flagler, Putnam and St. Johns County. Clients must apply through their own county: Flagler County residents must register at St. Vincent De Paul Church, Putnam County residents must register through our Palatka office, and

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St. Johns County residents must register through Catholic Charities St. Augustine. Please contact us with any questions regarding applications.

- **CARING CHOICES: CONNECTING FAMILIES WITH PREGNANCY COUNSELING AND ADOPTIVE SERVICES**
- As a licensed child placing agency, Catholic Charities Bureau, Inc., Diocese of St. Augustine has been a leader in the adoption field since the first Florida office opened in Jacksonville in 1943.
- The Adoption and Pregnancy Counseling Program provides services and advocacy for women with unplanned pregnancies. In accordance with the church's teaching to respect life, our services are designed to help preserve and protect the life of the child, to provide care and nurturing for women and their children, and to assist in the building up of families through adoption.

The services of this program are:

- Life-affirming pregnancy counseling to clients that may include education and referrals.
- Adoption services to pregnant women and adoptive families with the focus on securing the best parenting plan for the child.
- Post- legal adoption services including lifetime counseling to birth mother as needed and search assistance as requested by any member of the adoption triad.
- Home Studies to couples that are seeking adoption with other adoption agencies and attorneys are need.
- Adoption education to the community.

Please visit the Caring Choices website or call (866) 901-9647 for more information.

- **SENIOR SERVICES: ASSISTING AREA SENIORS STRUGGLING WITH FOOD INSECURITY AND ISOLATION**
- **COMPASSION TO-GO** Catholic Charities works with the St. Augustine Sheriff's Department to connect homebound seniors in the St. Augustine/St. Johns County community with compassionate food assistance. In addition to receiving a bag of nutritious meals, this program offers those with limited mobility an opportunity for some often much-needed social contact.

For more information about this program, contact Will Bennett at wbennett@ccbstaug.org or 904-829-6300, ext. 714.

- **ST. JOSEPH NEIGHBORHOOD CENTER: Rebuilding our community through Faith, Hope, Love, and Knowledge!**
- Founded in 2021, St. Joseph Neighborhood Center is a ministry of the Sisters of St. Joseph of St. Augustine. Our mission appeared to us through prayer and discernment by creating space to discover God's call to meet the current needs of our dear neighbor. The message we received over and over was clear and simple… 'continue to defend and be a voice for those who do not have one.'
- This non-profit organization is dedicated to improving the lives of Young Single Mothers and their children.

The services of this program are:

- Empowering Young Single Mothers to Achieve Economic Independence
- Providing GED/Career Programs

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- Developing Relationships with Companies to Secure Job Placement
- Teaching Development Tools to Help Women Thrive in Work and Life
- Mentoring Young Single Mothers with More Effective Parenting Skills

Please visit the St. Joseph Neighborhood Center website or call (904) 824-1752 for more information.

Feeding North East Florida

Can help with: Food ›

Address	5245 Old Kings Rd., Jacksonville, FL 32254
Phone	Phone: 904-513-1333
Website	https://feedingnefl.org/find-food-now/
Hours	Hours of Operation
Counties served	Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam, St. Johns

Feeding Northeast Florida is the largest, most efficient food bank serving Baker, Bradford, Clay, Duval, Flagler, Nassau, Putnam & St. Johns Counties. We work with retail partners, manufacturers, and farms to rescue high-quality food for those in need. Thanks to the generosity of our community, we are able to purchase additional food resources to meet the needs of Northeast Florida families and individuals who struggle to put food on the table. The support of our partners and individuals like you enables our work to serve over 85,000 of our neighbors in need every day.

Is any paperwork required to get food from a pantry?

While many of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

I do not have a car or a food pantry close to me. How do I get help?

If there isn't an easily accessible pantry near you, many of our food pantry partners may still be able to assist. If you reach out to us, we may be able to connect you with agencies in your area who can arrange for home delivery in extenuating circumstances or who may offer SNAP applications. Applying for SNAP may expand your grocery budget and help you access food benefits in your area.

If you have any questions call the distribution center at 904-513-1333.

Receiving hours: 7 am - 2 pm

Warehouse Hours: 8 am - 4 pm

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(Visits by Appointment Only)

Address:

Salvation Army – St. Augustine Corps

Can help with: Clothing › | Food › | Child Care ›

Address	1425 Old Dixie Hwy, St. Augustine, FL 32084
Phone	Phone: 904-824-6956
Website	https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

Website: https://www.salvationarmyusa.org/usa-southern-territory/florida/northeast-florida-area-command/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and

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alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Society of St. Vincent de Paul – St. Augustine (St. Johns County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Furniture ›

Address	282 San Marco Ave., St. Augustine, FL 32084
Phone	Phone: (904) 217-8097 Thrift Store Phone: (904) 824-3333 Phone: (904) 330-0153 ext. 4
Email	svdpstaug@hotmail.com, svdpsjdr@gmail.com
Hours	Hours: 9 a.m.- 5 p.m. (Mon.-Sat.)

How We Help

Typical support from a conference may include:

Financial assistance for housing, utilities, and other family needs. Food assistance, clothing, furniture, and other household goods.

"No work of Charity is foreign to the Society", so some Conferences may provide unique, or specialized, services depending on the needs of the community, or the individuals, that the Conference serves. Interaction with other charitable, service, or community organizations may also affect the amount and scope of resources that a Conference is able to provide to those in need.

The St. Augustine Diocesan Council is organized with three geographically oriented District Councils to provide administration and support to the Conferences located in the Catholic Diocese of St. Augustine.

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Gainesville District Council (St. Johns County Conference)

St. Augustine Conference

Charlie Naber, President

Email: svdpstaug@hotmail.com

Services: Provides clothing, household items & furniture. Will pick up & deliver household items & furniture.

Areas served: St. Johns County

Oceanside District Council (St. Johns County Conference)

St. John Paul II Conference

127 Stonemason Way

Ponte Vedra, FL 32081

Riverside District Council (St. Johns County Conference)

San Juan del Rio Conference

John Donnelly, President

1718 State Road 13 N.

St. Johns, FL 32259

Phone: (904) 412-3899

Email: svdpsjdr@gmail.com

Hours: 24 hours through voicemail

Services: Assistance with rent and utilities and provides food and limited clothing, household items & furniture.

Areas served: Parish

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St. Lucie County

Catholic Charities of the Diocese of Palm Beach, Inc. – Fort Pierce

Can help with: Cash › | Food › | Housing & Shelter › | Mortgage & Rent › | Transportation ›

Address	1119 Delaware Avenue, Fort Pierce, FL 34950
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/

ABOUT US

Catholic Charities of the Diocese of Palm Beach is a comprehensive nonprofit family service organization with offices located in Palm Beach, Martin, St. Lucie, Indian River, and Okeechobee counties.

Established in 1984 as the social service arm of the Palm Beach Diocese, Catholic Charities implements the charitable vision of our Most Reverend Gerald M. Barbarito, Bishop of the Diocese of Palm Beach. That is, to serve and advocate on behalf of those persons who do not have a voice or power to help themselves. Our mission is serving people in need and creating hope in all stages of life.

The services of Catholic Charities are available to all residents of the service area who qualify for the particular program. As the specific needs of the community change and the population rises, the services offered by Catholic Charities also change in response to those needs. Catholic Charities does not discriminate based on a client’s religion, nor on any other classification protected under applicable federal, state or local discrimination laws. The agency serves more than 7,000 people in need every year throughout the Diocese of Palm Beach which includes the counties of Palm Beach, St. Lucie, Indian River, Martin and Okeechobee. Catholic Charities currently provides services through 15 programs and ministries.

Our Catholic Charities' mission is rooted in the fundamental belief that every person has the right to be treated with dignity and that every human life is sacred. Integral to our mission and vision are Catholic Charities’ core values of Faith, Respect and Service. These values underscore "why, how and what we do" within Catholic Charities. Our recognition that “God is in our midst” when we serve our clients, determines the moral strength of our agency. The time, care, dignity and professionalism that we offer each individual client and each other defines us as an exceptional agency.

PROGRAMS & SERVICES

- **In-Person and Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction

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recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services

Fort Pierce Authority - Utility Bill Assistance

Can help with: Utility Bill ›

Website	http://www.cityoffortpierce.com/

City of Fort Pierce Offers Utility Bill Assistance to Residents

The City of Fort Pierce is offering utility bill assistance for a limited time to help offset the impact of the increased cost of utilities recently experienced by our residents.

Qualified households will receive a one-time payment of $250 per household that will be paid directly to the utility company.

Funds are limited and all applications meeting the eligibility criteria will be processed on a first come, first-completed basis. Applicants must submit identification, a utility account number, and a statement of household income. The statement of household income may be self-verified. The utility bill must be in the name of the applicant. If the applicant is not a customer of FPUA or FPL, then a hard copy of the utility bill must be provided. Only utility bills that provide water, sewer, gas, and/or electricity are eligible.

In addition, the applicant's household income must be at or below 65% of the Area Median Income ("AMI") as determined by the US Treasury Department. A household is defined as all individuals residing at the same address. The income guidelines are below:

65% AMI by household size								
Household Size	1	2	3	4	5	6	7	8
Income Limit	$32,565	$37,180	$41,860	$46,475	$50,245	$53,950	$57,655	$61,360

To apply for assistance or for more information, visit www.cityoffortpierce.com, and click the "utility bill help" graphic (https://www.cityoffortpierce.com/225/Helpful-Links-and-Resources). For those needing assistance completing the online form, help is available by clicking CONTACT US (https://www.cityoffortpierce.com/) or at the following locations:

- Kilmer Branch of the St. Lucie County Library System 101 Melody Lane Fort Pierce, FL 34950
- Zora Neale Hurston Branch of the St. Lucie County Library System 30008 Avenue D Fort Pierce, FL 34947

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Society of St. Vincent de Paul – Treasure Coast Council

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Furniture ›

Address	697 SW Biltmore St., Port St. Lucie, FL 34983
Phone	Phone: (772) 344-1341 Phone: 772-879-1559 Phone (Help Line): (772) 878-8474 (Messages Only)
Website	https://www.holyfamilyccpsl.com/
Hours	Hours: Monday- Sat: 9AM - 3PM; Sun: Closed

Society of St. Vincent de Paul – Treasure Coast Council Office and Thrift Store/Food Pantry

Persons in need can apply for assistance inside this thrift store. Some of the services we provide:

- Home Visits
- Food Pantry (located in our thrift store)
- Assistance with utilities, rent, clothing, furniture, prison visits, etc.
- Community resources and networking assistance
- Compassion and love for those we serve

When things get difficult and you have nowhere to turn please call your local parish based Saint Vincent de Paul Conference:

Saint Elizabeth Ann Seton Church Conference

930 SW Tunis Ave.

Port St. Lucie, FL 34953

St. Lucie Catholic Church Conference

425 SW Irving St

Port St Lucie, FL 34983

Saint Bernadette Catholic Church Conference

350 NW California Blvd.

Port St. Lucie, FL 34986

Phone: 772-344-1233

Holy Family Catholic Church Conference

2330 SE Mariposa Avenue

Port St. Lucie, FL 34952

https://www.holyfamilyccpsl.com/

Phone (Hotline): 772-335-8621

Do you need help?

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The Society of St. Vincent de Paul offers assistance to those in need on a person-to-person basis. This aid may take the form of intervention, consultation, or through direct dollar or in-kind service.

All information is kept confidential and your personal dignity is respected.

Members and volunteers assist people in need and do not discriminate against cultural, religious or political beliefs.

Please call the Hotline at 772-335-8621. Your initial phone call will be answered by voicemail. Leave your name, a phone number, and a brief description of your request, and please speak clearly. Someone will call you back within 48 hours. When we call back, our call may show as "Restricted" on your caller ID.

If you have an urgent need that must be answered sooner, please call 211 for help.

If you are experiencing an emergency, please call 911.

Saint Anastasia Catholic Church/Saint Mark Conference

407 South 33rd Street

Fort Pierce, FL 34947

https://stanastasiachurch.org/st-vincent-de-paul-society

Phone: 772-465-4551

The Society of St. Vincent de Paul offers tangible assistance to those in need on a

person-to-person basis. It is this personalized involvement that makes the work of the Society unique. This aid may take the form of intervention, consultation or often through direct dollar or in-kind service.

An essential precept of the Society's work is to provide help while conscientiously maintaining the confidentiality and dignity of those who are being served. The Society recognizes that is must assume, also, a role of advocacy for those who are defenseless or voiceless.

Saint Anastasia Parish has a collection for our local St. Vincent de Paul Society four times annually. There are permanent bins outside the Parish Center for food donations as well as a

Door Box located at the back of the Church. All donations are sent directly to our local

St. Vincent de Paul Society.

For more information, please contact the local Society office at 772-465-4551.

Treasure Coast Food Bank

Can help with: Food ›

Website	https://stophunger.org/food-finder/
Email	orderahead@tcfoodbank.org, info@tcfoodbank.org
Counties served	Indian River, Martin, Okeechobee, St. Lucie

Treasure Coast Food Bank supports a network of emergency food assistance programs in Indian River, Martin, St. Lucie, and Okeechobee Counties. If you are in need of food, please contact one of our listed agency partners. For further assistance, contact the Treasure Coast

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Food Bank Partner Relations Department at 772-489-3034 between the hours of 8:00 am and 5:00 pm, Monday through Friday. You will be directed to the nearest emergency food provider in your area.

For a list of partner emergency food assistance programs sorted by distance from your location, visit https://stophunger.org/food-finder/.

Please register for Emergency Food Assistance here: https://stophunger.org/find-support/. We will review all requests for help. A Benefits Outreach Specialist will contact you. Thank you.

OrderAhead

Concerned your groceries won't make it through the end of the month? OrderAhead is a fast, private & easy way to order free groceries online.

Getting Started

Getting the help you need has never been easier. In three easy steps, you'll be on your way to securing nutritious food for you and your family.

Download PDF Instructions: https://stophunger.org/wp-content/uploads/2024/01/Order-ahead-treasurecoast-food-bank.pdf

STEP 1: SELECT

- Click here to place your order now: https://www.orderahead.org/
- You will be redirected to OrderAhead's website.
- Visit orderahead.org and select your pickup date and location. Use zip code 34947 to find location.
- Before you order…Remember that OrderAhead customers are limited to two orders per month. Please visit our agency locator if you are seeking additional assistance.

STEP 2: CHOOSE

- Shop online and choose from a changing selection of groceries.

STEP 3: CLAIM

- Register or login, check out, and visit the pick-up site to claim your groceries.

Have more questions about OrderAhead?

We're here to help. For questions about how OrderAhead works, feel free to contact our director of client services, Sherry Siegfried **orderahead@tcfoodbank.org**

Market Fresh on the Move

Market Fresh on the Move is a fully self-contained "roving grocery store on wheels" deployed across identified food desert micro-neighborhoods across Indian River, St. Lucie, Martin and Okeechobee counties, offering convenient access to healthy, fresh food options for food insecure households on the Treasure Coast.

By utilizing data to strategically target know-food deserts, and to identify gaps in existing services and food access points, Market Fresh on the Move is an innovative solution working directly to address hunger on the frontlines across the Treasure Coast.

Stocked like a grocery store, Market Fresh on the Move provides first-quality food products including fresh fruits and vegetables, dairy, eggs, and meat, as well as a variety of dry and canned products. The program accepts cash, credit, or SNAP EBT cards for payment and offers many specials helping neighbors' dollars go further.

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Learn More: https://stophunger.org/program/marketfresh/

Health & Nutrition Outreach

Through a number of collaborative partnerships, TCFB provides direct food assistance, nutrition education, health management, and medical prescreening for chronic illnesses. We manage a Diabetes Awareness Program assisting clients with management of their condition through diet and education.

Learn More: https://stophunger.org/program/snaped/

SNAP-Ed Nutrition Education Program

In partnership with Florida Nutrition Ed, Treasure Coast Food Bank offers nutrition education classes to help SNAP-eligible Florida residents incorporate more nutritious foods into their diet, adopt an active lifestyle, and improve their quality of life. The program provides free nutrition education classes in St. Lucie, Indian River, Martin and Okeechobee counties.

Learn More: https://stophunger.org/program/snaped/

Programs for Kids

Treasure Coast Food Bank offers a variety of programs year-round for children at risk of food insecurity at partnering schools and community centers.

- **School Pantry Program** – Provides a variety of shelf-stable food directly to children and families in need. This is a progression of the Backpack Program by serving the whole family, rather than just one child.
- **Summer Meals Program** – Ensures that children in low- income areas receive nutritious meals during the summer months when they do not have access to free or reduced meals through their school's free or reduced meal program. Learn More: https://stophunger.org/program/summer-meals-program/
- **After School Meals Program** – A nationally sponsored partnership program to provide free, nutritious meals and snacks to low-income children through a variety of community locations where children already congregate in safe, after-school environments.
- **Happy Baby Diaper Bank** – Provides diapers and other essential items for babies and toddlers to families in need through a collaborative partnership with organizations serving parents and infants in Southeast Florida.
- **Teen Pantry Program** – Impacts the lives of young adults by providing personal hygiene items to middle through high school aged adolescents, as well as appetite fulfilling breakfast and snack items.
- **Farm 2 School** – Through a partnership with the St. Lucie County School District, Treasure Coast Food Bank stores and transports farm-fresh offerings to all St. Lucie County students in each of St. Lucie County's 42 public schools.
- **BackPack Program** – Provides children from low-income families with nutritious, easy-to-prepare food to take home on weekends and holidays when they don't have access to free and reduced lunch at school.

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Programs for Seniors

Treasure Coast Food Bank programs focus on the improvement of our older neighbors' overall health and nutritional well-being.

- **Commodity Supplemental Food Program (CSFP)** – This program aims to improve the health and nutritional well-being of elderly individuals, 60 years and older, who are vulnerable to malnutrition and are income eligible.
- **Healthy Options Program for the Elderly (H.O.P.E.)** – Working with community partners such as public housing, senior centers, and medical clinics, this program provides 30+ pound boxes of shelf-stable food as a supplement to our senior population.
- **Senior Mobile Pantry Program** – Weekly community distributions throughout the Treasure Coast providing 60+ pounds of nutritious food and other essentials to seniors.
- **Veterans' Outreach** – This initiative targets homeless veterans in our four-county area by providing them with boxes packed at our Distribution Center. In those boxes are nutritious food items suitable for outdoor living as well as sunscreen, shampoo, and conditioner.

Job Training Programs

Treasure Coast Food Bank's job training programs support self-sufficiency, address the root causes of hunger, and provide job readiness opportunities for unemployed or underemployed individuals interested in entering growing career fields.

We actively offer programs in culinary training, supply chain management, CDL certifications, hospitality, and barista training.

All programs include life skills training and professional preparedness training, which encompass resume writing, interview skills, and soft skills training alongside industry standardized courses.

Eligible individuals who qualify can attend our courses free of charge.

See available programs and learn more: https://stophunger.org/umbrella/job-training-programs/

Benefits Outreach Program

Our Benefits Outreach team reaches out to eligible low-income people who are not currently participating in SNAP, Medicaid, Florida Kid Care, and TANF and shares information about the benefits of the program to help them make an informed participation decision. The program also includes nutrition education, health & wellness workshops, economic mobility presentations, senior programs, child nutrition programs, and more. It provides individuals and families with the tools they need to achieve independence, health, and financial stability and is available in English, Spanish, and Creole.

Learn More: https://stophunger.org/program/snaped/

Whole Child Connection Program

Whole Child Connection is designed to provide a simple, straight-forward way to connect local families with the help that they need. It is available to all Martin County children and their families, ensuring anonymity while giving them access to a wide range of community services. The goal is to help families lead a healthier, more fulfilling life.

Learn More: https://stophunger.org/program/whole-child-connection/

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Contact Treasure Coast Food Bank

401 Angle Rd. Ft. Pierce, FL 34947 Phone: 772.489.3034

Fax: 772.489.5673

Email: info@tcfoodbank.org

Website: https://stophunger.org/

United Against Poverty

Can help with: Food ›

Website	https://unitedagainstpoverty.org/
Counties served	Indian River, St. Lucie

https://unitedagainstpoverty.org/ United Against Poverty is a registered 501c3 nonprofit with campuses in Indian River County, Orlando, and St. Lucie County Florida. Our mission is to serve those in poverty by providing crisis care, case management, transformative education, food and household subsidy, employment training and active referrals to other collaborative social service providers.

Emergency Food assistance

Our Member Share Grocery Program is a dignified food and household assistance program that allows members to select the nutritious food items they choose.

Here's how it works:

Qualified Families who are living in the 200% or below Federal Poverty Level must fill out an application. Upon qualification, they receive a free Member Card. Once they are given a card, they can select any food or household product they may need for their households. This provides the basic needs, the variety and the nutritious food needed for them and their families. Our Program Members contribute a nominal handling fee per item, to cover costs of picking up donations. This contribution gives them dignity and empowerment to engage in the life changing transformational programs we offer at UP. Any proceeds from those contributions are directed back into the support of facilitating our life changing programs.

Member Share Grocery Program Hours of Operation

Monday: 9 a.m. – 6 p.m.

Tuesday: 9 a.m. – 6 p.m.

Wednesday: 9 a.m. – 6 p.m.

Thursday: 9 a.m. – 6 p.m.

Friday: 9 a.m. – 6 p.m.

Saturday: 9 a.m. – 6 p.m.

Sunday: 11 a.m. – 6 p.m.

Qualified members can save up to 70% of their household food and product budget.

Membership is free. *Check below to see if your household qualifies to be part of this nonprofit grocery program.

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Household Size Annual Household Income At/Below

1 $27,180

2 $36,620

3 $46,060

4 $55,500

*For households with more than 4 people, add $8,960 for each additional person.

English Form: https://unitedagainstpoverty.org/campus/st-lucie/

Spanish Form: https://unitedagainstpoverty.org/campus/st-lucie/

Contact

UP St. Lucie
2520 Orange Avenue
Fort Pierce, FL 34947
772-468-8543

UP Orlando
150 W Michigan St
Orlando, FL 32806
(407) 650-0774

UP Indian River (North)
1400 27th Street
Vero Beach, FL 32960
772-564-9365

UP Indian River (South)
1050 Old Dixie Highway SW
Vero Beach, FL 32962
772-564-9365

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Sumter County

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Lazarus Medical Clinic (MEDICAL ASSISTANCE ONLY)

Can help with: Medical & Dental ›

Address	210 Wonders St, Wildwood, FL 34785
Phone	Phone: 352-748-4567
Website	https://cflcc.org/css/lazarus-medical-clinic

Who We Are

We provide quality medical and dental care, free of cost, at several clinic locations in the Central Florida area. To be eligible, individuals must be uninsured and living at or below 200% of the Federal Poverty Level (https://aspe.hhs.gov/2021-poverty-guidelines). Volunteer health care professionals provide primary and specialty medical care and dental services in a caring environment under a “medical home” model. Adult primary care is provided at all locations. Pediatric care and other specialties vary by location. We partner with laboratories, diagnostic facilities, hospitals, and treatment centers to connect patients with low-cost options for these additional types of services. Administrative support is provided by numerous clerical volunteers.

Each clinic is operated in partnership with local parishes and under the medical and dental guidance of volunteer directors. Our clinics have a silver rating from the NAFC Quality Standards Program (https://www.nafcclinics.org/content/NAFC-launches-membership-quality-standards).

By appointment only. Evening hours available. To schedule an appointment, please call (352) 748-4567.

Community Food Bank | Feed352

Can help with: Food ›

Address	5259 W Cardinal Street, Homosassa, FL 34446
Phone	Phone: 352-628-3663
Website	https://feed352.org
Email	info@feed352.org
Hours	Hours: Mon - Fri: 6am - 2pm
Counties served	Citrus, Hernando, Sumter

Website: https://feed352.org

Email: info@feed352.org

- **Our Organization**

Founded in 2013, the Community Food Bank (CFB) is a lifeline for individuals and families throughout Citrus, Hernando, and Sumter counties who are facing food insecurity. Our sole

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purpose is to ensure no one goes hungry. Hunger is hurting our entire community as thousands of young men, women, and senior citizens who have never sought food assistance in the past find they are unable to feed themselves or their families.

The CFB raises funds, collects food, and provides tangible resources to 60+ food pantries, soup kitchens, shelters, senior centers, ministries, and other resource agencies to help them serve individuals and families throughout our community. Our efforts enable area agencies to provide food assistance to more than 70,000 people each month. We're on track to distribute more than five (5) million pounds of food in 2022.

- **Find Help**

Our agencies consist of food pantries, soup kitchens and shelters that provide food to those in need.

The Community Food Bank is a centralized operation providing food, support, and resources to the vast network of public service organizations listed below. Our agencies consist of food pantries, soup kitchens and shelters that provide food to those in need.

Find a Food Relief Agency near you: https://feed352.org/food-agencies/

Click the map, then select a location by clicking the icon on the top left bar of the map window and scrolling down the list or just select a point on the map. This will provide you with a name, address, and phone number to a location.

Feeding Tampa Bay

Can help with: Food ›

Address	3624 Causeway Blvd Tampa, FL 33619
Phone	Phone: (813) 254-1190 Email: info@feedingtampabay.org
Website	https://ftb.org/
Email	info@feedingtampabay.org, feedingpinellas@feedingtampabay.org
Counties served	Citrus, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, Sumter

Where We Serve

Feeding Tampa Bay provides food assistance for 10 counties across West Central Florida - with 3 physical locations in Hillsborough and Pinellas counties. Feeding Tampa Bay serves Citrus, Sumter, Hernando, Pasco, Pinellas, Hillsborough, Polk, Manatee, Hardee, and Highlands counties.

Find Food & Resources: https://ftb.org/findfood

We have a variety of food assistance options available across our 10-county region, like mobile grocery locations, food pantries, benefits assistance, and a job training program.

Get Free Groceries For The Week: https://ftb.org/findfood

Receive fresh groceries from one of the neighborhood sites below, free of charge. **Select your County from the drop-down menu or enter your zip code** to narrow your search. **Click on a calendar line item** to find details, such as address and time.

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Note: Some of the food we distribute is provided through government grants. Any sites distributing this product require completion of a form upon receipt.

Find A Pantry: https://ftb.org/findfood

We partner with 400+ pantries across Tampa Bay. **Select your County from the drop-down menu or enter your zip code**. Select **A Hot Meal Today** for all soup kitchens or meal sites, or **A Box of Fresh Groceries** for all food pantries in your area. Click on a site to find location details and call to verify hours of operation.

Application Process/Documents Required:

Is any paperwork required to get food from a pantry?

While the majority of our distributions do not require paperwork to receive food, some do. Paperwork is required for distributions that provide food from government programs. This information is used to determine how much food our area will receive through future government programs. Any information or paperwork our food pantry partners gather may differ by site. Similarly, paperwork is requested at some of our FTB distributions in hopes of understanding the impact of our services and may look more like a survey. This paperwork is used to alter our operations and better serve you.

If you ever feel uncomfortable with what is being asked or would like clarification on use of information, please do not hesitate to ask for a staff member or volunteer in charge at any pantry.

Feeding Tampa Bay – Causeway Center

Causeway Center Hours: 8:00 AM-5:00 PM, Monday to Friday

The Bistro at Causeway Center Hours: Mondays 11:00am - 2:00pm / Wednesdays 11:00am - 2:00pm

Website: https://ftb.org/causeway

Location Information: Currently, the closest HART bus stop is located 2.2 miles from Causeway Center at the intersection of 50th Street and Palm River Road for Route 8. Once you make the turn off of Causeway Blvd, there will be directional signs guiding you around the facility. Please follow the parking lot signs to park your vehicle in the area appropriate for your reason for visiting FTB. To access services upon arrival, look for The Entryway signage where you will enter and be directed to a variety of services, including groceries in The Market, a hot meal in The Bistro, or resource connections in The Neighborhood.

Community Resources

Our Neighbor Services team can help connect you to the services you need most including Benefits Navigation and on-site Community Partners for your convenience. We’re here to help. Talk with one of our navigators and connect to resources like food assistance, benefits navigation, family services, and financial assistance. Our team can assist over the phone in any language and provide resources across our 10 county service territory.

Services Offered

Our team collaborates with local partners to provide the following services.

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Connect to benefits that allow you to purchase the foods your family needs most

- **Food Assistance:**

Identify the food service programs that are most convenient for you

- **Benefits Navigation:**

Simplify confusing or complex government processes by working with an FTB Navigator

- **Crisis Intervention:**

Meet with a trauma-informed FTB Navigator to stabilize overwhelming situations

- **Advocacy:**

Talk with our team to learn about and overcome barriers to success

- **Information & Referrals:**

Receive training, education, or referrals to helpful resources

Community Place at Causeway Center

Community Place refers to the collection of services offered at our new Tampa facility, the Causeway Center. here you can find a quick-service restaurant, a grocery store, and onsite connections to various social services – like food assistance, resource navigation, family services, and financial assistance. Learn more about each service below.

3624 Causeway Blvd Tampa, FL 33619

The Neighborhood

Have questions about food assistance, SNAP, or other benefits? We're here to help you. Get connected to the services you need most over the phone or in person at our new Causeway Center.

Walk-ins and appointments available:

Monday – Thursday: 9 am – 4 pm

All services are available for walk-ins on a first come, first served basis. Some services are also available by appointment.

Schedule your visit: https://waitwhile.com/locations/feedingtampabay-part/welcome

The Market

This program provides essential fresh and frozen items. **Shoppers can come once per month and MUST have an appointment.**

Senior Market Mondays:

Stop by the Neighborhood and ask about joining S'Well, a shopping program just for seniors.

General Market Shopping:

Tuesday – Thursday: 1 pm to 7 pm by appointment only

Learn more about the Market

If this shopping location is too far from your home, explore our 400+ locations to Find Food closer to you.

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The Bistro

The bistro, a concept of Trinity Cafe, is our new quick service restaurant that will bring hot meals and small bites to community members on campus. All are welcome, free of charge.

Hours:

Mondays: 11am – 2pm Wednesdays: 11am – 2pm

Additional dates to be added in the new year.

The Learning Zone

The Learning Zone includes 3 dedicated classrooms and meeting space designed to connect you with additional support and assistance. Feeding Tampa Bay, alongside our partners, will offers free community classes each month. Class schedules change month to month, so check out our calendar to learn more about class topics and sign up today.

June Class Schedule: https://ftb.org/wp-content/uploads/2025/05/Neighbor_20Services_20Calendar_20_20June_202025.pdf.pdf

Nutrition Education

Tips and recipes to eat healthy every day.

Learn more: https://ftb.org/health-wellness/nutrition-education

Adult Education

ESOL: Monday, Wednesday, Friday 8:30am - 1:30pm Monday - Thursday: 5:30 - 8:30pm

GED: Tuesdays & Thursdays 8:30am - 1:30pm

For questions, contact Clearview Adult Education Center at 727-450-9746.

Feeding Tampa Bay – Trinity Cafe Nebraska

2801 N Nebraska Ave Tampa, FL 33602

Hours: M – F: 11:30am - 12:30pm / Sat – Sun: 9:00am – 10:00am

Website: https://ftb.org/groceries-meals/trinity-cafe

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

Feeding Tampa Bay – Feeding Pinellas Empowerment Center & Trinity Cafe

6330 54th Ave N St. Petersburg, FL 33709

Trinity Café Hours: M - F: 11:30am - 12:30pm

Food Pantry Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

Email: feedingpinellas@feedingtampabay.org

Phone: 813.710.6269

Website: https://ftb.org/feeding-pinellas

- **Feeding Pinellas Empowerment Center**

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Bringing services and support directly into the heart of Pinellas County. Find all resources, programs, and ways to get involved at our Feeding Pinellas Empowerment Center.

- **Trinity Cafe at Feeding Pinellas**

Trinity Cafe is our free, full-service restaurant for those in need of a healthy meal today. 365 days a year, our chef prepares fresh, nutritious dishes for our guests. No need to call ahead, walk-in and enjoy a 3-course meal with us on-site or collect a meal to go at one of our Hillsborough or Pinellas locations.

- **Onsite Food Pantry**

Our free on-site grocery store where you can shop for essential fresh, frozen, and shelf-stable items. Guests can shop on a first-come-first-served basis.

Operating Hours: Tuesdays, Thursdays & Fridays, 1:30 – 4:30 pm

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Salvation Army – Sumter County Service Center

Can help with: Clothing › Food ›

Address	870 N Main St, Bushnell, FL 33513
Phone	Phone: 352-568-2284
Website	https://www.salvationarmyusa.org/fl/bushnell/e-dade-ave/

Request Assistance: https://www.salvationarmyusa.org/fl/bushnell/e-dade-ave/

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

Emergency Services Offered at This Location:

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate

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feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Society of St. Vincent de Paul – St. Vincent de Paul Catholic Church Conference

Can help with: Food ›

Address	5323 E CR 462, Wildwood, FL 34785
Phone	Sherri England (Food Pantry); Phone: (352) 748-0778 Barbara McManus (Soup Kitchen); Phone: (352) 299-6494 Sheila Duffy (Outreach); Phone: (352) 689-0129
Website	https://sumtercatholic.org/contact-us/community-support-directory/
Email	churchoffice@sumtercatholic.org

Phone: (352) 330-0220

Email: churchoffice@sumtercatholic.org

Sumter Electric Cooperative, Inc - Utility Bill Assistance

Can help with: Utility Bill ›

Counties served	Citrus, Lake, Marion, Sumter

It’s easy to apply for assistance. Social service agencies typically request a copy of a disconnect notice to provide bill payment assistance but SECO has asked the agencies who receive Pennies from Heaven funding to waive the requirement and allow the member to email, text or mail a screenshot from their online account in SmartHub on SECOEnergy.com. The screenshot must show the account number, service address and past due balance. Residential assistance is limited to $250 per member.

Call, email or text Florida 2-1-1 to inquire about agencies that receive SECO Energy Angel Funds for member bill payment assistance. Funds are contributed quarterly to United Way chapters in Citrus, Lake/Sumter and Marion Counties.

Angel Fund distributions are provided by the SECO Energy Pennies from Heaven Program. Members enrolled in Pennies from Heaven agree to round up their monthly bill up to the nearest dollar. The extra pennies are donated to support Angel Fund allocations by social service agencies for bill payment assistance. These pennies also allow SECO to provide support to worthy causes in our service area.

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Suwannee County

Catholic Charities Lake City

Can help with: Food › Mortgage & Rent ›

Address	553 NW Railroad Street, Lake City, FL 32055
Phone	Phone: 386-754-9180
Website	https://www.catholiccharitieslakecity.org/
Email	suzanne@catholiccharitieslakecity.org, Suzanne@CatholicCharitiesLakeCity.org
Counties served	Columbia, Hamilton, Lafayette, Suwannee, Union

Fax: 386-754-5325 Email: suzanne@catholiccharitieslakecity.org

Facebook: https://www.facebook.com/catholiccharitieslc

Administrative Hours: Monday – Friday, 7:30am to 3:30pm

ABOUT US

For more than 22 years, Catholic Charities Lake City has served the local communities of Columbia, Suwannee, Hamilton, Lafayette, and Union counties with charity rooted in compassion. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, disaster relief, and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES:

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** Our Emergency Assistance Program is recognized and leads the way as the go to agency for one stop shop! We assist with helping families prior to becoming homeless as well as when they become behind on a potential utility, rent or mortgage payment. In addition, our Stellar Food Pantry is open 5 days a week sunny, rainy, hot, or cold from 7:30am to 11:30am Monday – Friday. We assist all our financial clients with a friendly, experienced case manager to assist with the initial assessment and together working a personalized case plan with his family for self sufficiency – providing referrals and connecting with other agencies as we all partner together for the greater good of our clients. Our service area is vast and wide to the Hamilton, Suwannee, Lafayette, Union, and Columbia counties. Four of the five are food deserts, and all five of these counties have NO PUBLIC transportation at all. Please email Suzanne@CatholicCharitiesLakeCity.org for more information.
- **FOOD PANTRY: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
  - **Catholic Charities Food Pantry** The Catholic Charities Lake City team has operated a food pantry located at our office for decades. We offer food staples such as:
    - Mac & cheese

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        - Canned tuna or canned chicken
        - Juice boxes Peanut butter (no glass)
        - Rice & dried beans
        - Pasta & spaghetti sauce
        - Dry cereal
        - Canned veggies
        - Canned soups
        - Any Pop-Top foods
        - Low sodium items

We also distribute non-food items such as:

- Diapers (all sizes)
    - Toilet paper
        - Toothpaste (small tubes)
        - Toothbrushes
        - Quart, Gallon size zip lock storage bags
        - 18 qt. trash bags

Please visit our Facebook page for the most up-to-date hours and any changes during the holiday season. For other questions, please contact Suzanne Edwards at Suzanne@CatholicCharitiesLakeCity.com.

- **FOOD PANTRY INFORMATION & HOURS**

Catholic Charities Lake City

553 NW Railroad Street

Lake City, FL 32055

Monday-Friday 7:30am - 11:30am

Phone: 386-755-5683

- **Feed-A-Family Mobile Outreach Program** Our Feed-A-Family Mobile Outreach program serves five counties in Florida, none of which have public transportation. We use our refrigerated truck to bring fresh groceries to rural areas where people have no ability to get to our Food Pantry. We provide canned food, fresh produce, dairy, meats, bread, and pastries to those in need. Please look out for Feed-A-Family Mobile Outreach announcements, which are posted 2 weeks prior to our events on our Facebook page.
    - **Partner Food Pantries**

If you are struggling with food insecurity, check out our food pantry hours or visit one of our 60 partner locations throughout Columbia, Hamilton, Suwanee, and Union counties.

County	Name	Physical Address	City	Phone Number
Columbia	Bethlehem United Methodist	712 SW Bethlehem Ave	Fort White	386-856-1826
Columbia	Catholic Charities	553 NW Railroad Street	Lake City	386-754-9180
Columbia	Christian Service Center	421 NW Washington St.	Lake City	386-755-1770
Columbia	Evangel Deliverance Miracle	256 NW Carol Place	Lake City	386-365-8424
Columbia	LuLu Baptist Church	160 SE Gillen Terrace	LuLu	904-703-9567
Columbia	Olivet Missionary Baptist Church	541 NE Davis Avenue	Lake City	386-752-1990
Columbia	Partners of HOPE	217 SW Dyal Avenue	Lake City	386-867-0628

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Columbia	Trinity UMC	310 NE Martin Luther King S	Lake City	386-752-3701
Columbia	Word in Power	5888 NW US Highway 41	Lake City	386-984-8607
Columbia	Young Marines of NCF	464 SW Amiel Ct.	Fort White	386-867-1380
Hamilton	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Hamilton	New Bethel AME Church	604 SW 6th St.	Jasper	386-855-1997
Suwannee	African Baptist Church	502 Walker Ave. SW	Live Oak	386-362-8860
Suwannee	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Suwannee	Evergreen Baptist Church	2509 224th St.	Lake City	386-628-1692
Suwannee	First Baptist Church	401 W. Howard St.	Live Oak	904-412-1811
Suwannee	Mt. Gilead Baptist Church	18305 56th St.	Live Oak	386-209-4252
Suwannee	O'Brien Baptist Church	9544 E CR 349	O'Brien	386-288-3768
Suwannee	Power For Living	22880 SR 247	Lake City	386-365-2862
Suwannee	San Juan Catholic Mission	304 Plant Avenue SE	Branford	386-935-2632
Suwannee	St. Francis Xavier Catholic	928 Howard St. East	Live Oak	386-364-1108
Suwannee	St. Luke's Episcopal Church	1391 11th St. SW	Live Oak	386-362-1837
Suwannee	Wellborn Church of God	3330 E. US Highway 90	Wellborn	386-963-4988
Suwannee	Wellborn United Methodist	12005 CR. 137	Wellborn	386-963-2324
Union	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Union	Old Providence Baptist Church	9316 NW CR 245	Lake Butler	386-755-1648

- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON** The Catholic Charities Lake City team begins planning holiday assistance events for both Thanksgiving & Christmas in late fall. We are blessed that many businesses – as well as all Columbia County public schools and some private schools – participate in canned food drives to support this initiative beginning in early October in conjunction with fall festivals & homecomings. These canned goods are collected, sorted and packaged for families struggling to make ends meet. Our team also places gift cards in each bag for a choice of meat. In 2021, we distributed 550 Thanksgiving baskets and vouchers. In December, our elves work to garner support of our Christmas Angel tree program for families facing hardship. This initiative is also completely privately funded. Applications for these programs will be available on our website (https://www.catholiccharitieslakecity.org/holiday-assistance) and on our Facebook page in October.

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Taylor County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

ARE YOU IN NEED OF FINANCIAL ASSISTANCE? PLEASE MAKE NOTE OF THIS IMPORTANT INFORMATION:

Screenings for emergency assistance are by appointment only and are available until all appointment times are filled. You may call your local office Monday through Friday and the

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

Salvation Army – Perry and Taylor County Service Unit

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill ›

Address	604 W Julia St, Perry, FL 32347
Website	https://www.salvationarmyusa.org/fl/perry/w-julia-st/

Request Assistance: https://www.salvationarmyusa.org/fl/perry/w-julia-st/

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

Emergency Services Offered at This Location:

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat

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assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.

- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

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Union County

Catholic Charities Lake City

Can help with: Food › Mortgage & Rent ›

Address	553 NW Railroad Street, Lake City, FL 32055
Phone	Phone: 386-754-9180
Website	https://www.catholiccharitieslakecity.org/
Email	suzanne@catholiccharitieslakecity.org, Suzanne@CatholicCharitiesLakeCity.org
Counties served	Columbia, Hamilton, Lafayette, Suwannee, Union

Fax: 386-754-5325 Email: suzanne@catholiccharitieslakecity.org

Facebook: https://www.facebook.com/catholiccharitieslc

Administrative Hours: Monday – Friday, 7:30am to 3:30pm

ABOUT US

For more than 22 years, Catholic Charities Lake City has served the local communities of Columbia, Suwannee, Hamilton, Lafayette, and Union counties with charity rooted in compassion. Our fundamental belief is that we have a responsibility to care for those in need by meeting basic human needs, restoring dignity, and assisting toward self-sufficiency.

By providing emergency financial assistance, food assistance, community outreach services, disaster relief, and housing assistance, we are putting our beliefs into action to transform lives.

PROGRAMS AND SERVICES:

- **EMERGENCY FINANCIAL ASSISTANCE: PROVIDING BASIC NEEDS TO THOSE ON THE BRINK OF HOMELESSNESS** Our Emergency Assistance Program is recognized and leads the way as the go to agency for one stop shop! We assist with helping families prior to becoming homeless as well as when they become behind on a potential utility, rent or mortgage payment. In addition, our Stellar Food Pantry is open 5 days a week sunny, rainy, hot, or cold from 7:30am to 11:30am Monday – Friday. We assist all our financial clients with a friendly, experienced case manager to assist with the initial assessment and together working a personalized case plan with his family for self sufficiency – providing referrals and connecting with other agencies as we all partner together for the greater good of our clients. Our service area is vast and wide to the Hamilton, Suwannee, Lafayette, Union, and Columbia counties. Four of the five are food deserts, and all five of these counties have NO PUBLIC transportation at all. Please email Suzanne@CatholicCharitiesLakeCity.org for more information.
- **FOOD PANTRY: MEETING THE MOST BASIC HUMAN NEED BY FEEDING THE HUNGRY**
  - **Catholic Charities Food Pantry** The Catholic Charities Lake City team has operated a food pantry located at our office for decades. We offer food staples such as:
    - Mac & cheese

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        - Canned tuna or canned chicken
        - Juice boxes Peanut butter (no glass)
        - Rice & dried beans
        - Pasta & spaghetti sauce
        - Dry cereal
        - Canned veggies
        - Canned soups
        - Any Pop-Top foods
        - Low sodium items

We also distribute non-food items such as:

- Diapers (all sizes)
    - Toilet paper
        - Toothpaste (small tubes)
        - Toothbrushes
        - Quart, Gallon size zip lock storage bags
        - 18 qt. trash bags

Please visit our Facebook page for the most up-to-date hours and any changes during the holiday season. For other questions, please contact Suzanne Edwards at Suzanne@CatholicCharitiesLakeCity.com.

- **FOOD PANTRY INFORMATION & HOURS**

Catholic Charities Lake City

553 NW Railroad Street

Lake City, FL 32055

Monday-Friday 7:30am - 11:30am

Phone: 386-755-5683

- **Feed-A-Family Mobile Outreach Program** Our Feed-A-Family Mobile Outreach program serves five counties in Florida, none of which have public transportation. We use our refrigerated truck to bring fresh groceries to rural areas where people have no ability to get to our Food Pantry. We provide canned food, fresh produce, dairy, meats, bread, and pastries to those in need. Please look out for Feed-A-Family Mobile Outreach announcements, which are posted 2 weeks prior to our events on our Facebook page.
    - **Partner Food Pantries**

If you are struggling with food insecurity, check out our food pantry hours or visit one of our 60 partner locations throughout Columbia, Hamilton, Suwanee, and Union counties.

County	Name	Physical Address	City	Phone Number
Columbia	Bethlehem United Methodist	712 SW Bethlehem Ave	Fort White	386-856-1826
Columbia	Catholic Charities	553 NW Railroad Street	Lake City	386-754-9180
Columbia	Christian Service Center	421 NW Washington St.	Lake City	386-755-1770
Columbia	Evangel Deliverance Miracle	256 NW Carol Place	Lake City	386-365-8424
Columbia	LuLu Baptist Church	160 SE Gillen Terrace	LuLu	904-703-9567
Columbia	Olivet Missionary Baptist Church	541 NE Davis Avenue	Lake City	386-752-1990
Columbia	Partners of HOPE	217 SW Dyal Avenue	Lake City	386-867-0628

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Columbia	Trinity UMC	310 NE Martin Luther King S	Lake City	386-752-3701
Columbia	Word in Power	5888 NW US Highway 41	Lake City	386-984-8607
Columbia	Young Marines of NCF	464 SW Amiel Ct.	Fort White	386-867-1380
Hamilton	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Hamilton	New Bethel AME Church	604 SW 6th St.	Jasper	386-855-1997
Suwannee	African Baptist Church	502 Walker Ave. SW	Live Oak	386-362-8860
Suwannee	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Suwannee	Evergreen Baptist Church	2509 224th St.	Lake City	386-628-1692
Suwannee	First Baptist Church	401 W. Howard St.	Live Oak	904-412-1811
Suwannee	Mt. Gilead Baptist Church	18305 56th St.	Live Oak	386-209-4252
Suwannee	O'Brien Baptist Church	9544 E CR 349	O'Brien	386-288-3768
Suwannee	Power For Living	22880 SR 247	Lake City	386-365-2862
Suwannee	San Juan Catholic Mission	304 Plant Avenue SE	Branford	386-935-2632
Suwannee	St. Francis Xavier Catholic	928 Howard St. East	Live Oak	386-364-1108
Suwannee	St. Luke's Episcopal Church	1391 11th St. SW	Live Oak	386-362-1837
Suwannee	Wellborn Church of God	3330 E. US Highway 90	Wellborn	386-963-4988
Suwannee	Wellborn United Methodist	12005 CR. 137	Wellborn	386-963-2324
Union	Catholic Charities	553 NW Railroad St.	Lake City	386-754-9180
Union	Old Providence Baptist Church	9316 NW CR 245	Lake Butler	386-755-1648

- **HOLIDAY ASSISTANCE: PROVIDING LOCAL FAMILIES WITH DONATED GIFTS TO CELEBRATE THE SEASON** The Catholic Charities Lake City team begins planning holiday assistance events for both Thanksgiving & Christmas in late fall. We are blessed that many businesses – as well as all Columbia County public schools and some private schools – participate in canned food drives to support this initiative beginning in early October in conjunction with fall festivals & homecomings. These canned goods are collected, sorted and packaged for families struggling to make ends meet. Our team also places gift cards in each bag for a choice of meat. In 2021, we distributed 550 Thanksgiving baskets and vouchers. In December, our elves work to garner support of our Christmas Angel tree program for families facing hardship. This initiative is also completely privately funded. Applications for these programs will be available on our website (https://www.catholiccharitieslakecity.org/holiday-assistance) and on our Facebook page in October.

Peaceful Paths Domestic Abuse Network

Can help with: **Housing & Shelter ›**

Phone	Local Helpline 352.377.8255
Website	https://www.peacefulpaths.org/
Counties served	Alachua, Bradford, Union

https://www.thehotline.org/

Peaceful Paths is the certified domestic violence center that serves survivors of domestic violence in Alachua, Bradford, and Union counties. Peaceful Paths provides a wide range of

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services including emergency shelter, 24-hour helpline, victim advocacy, children's programming, economic empowerment education and support, crisis counseling and support groups, community awareness and intervention, and violence prevention programs**.**

Service Area

Peaceful Paths serves a three county area of North Central Florida including Alachua, Bradford, and Union Counties.

- Peaceful Paths Outreach Center 2100 NW 53rd Avenue, Suite A Gainesville, FL
- Peaceful Paths Satellite Office – Bradford County 403 Georgia Street Starke, FL *Limited hours, please call 352.318.4852 for an appointment
- Peaceful Paths Satellite Office – Union County Inside the Townsend Green Building 410 West Main Street Lake Butler, FL *Limited hours, please call 352.318.4852 for an appointment

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Volusia County

Ashley Furniture - Furniture Assistance (Beds for Children) – Daytona Beach

Can help with: Furniture ›

Address	2400 W International Speedway Blvd, Daytona Beach, FL 32114
Phone	Participating Store Phone: (386) 252-2347
Website	https://ahopetodream.com/get-involved/nominate
Email	admin@ahopetodream.com

Program Email: admin@ahopetodream.com

Website: https://ahopetodream.com/

Ashley stores donate a portion of the mattress sales to Hope To Dream. Since 2010 Hope To Dream gifted over 125,000 children in North America with twin beds for a better night's sleep.

We provide a twin mattress, bed frame, bedding and pillow to a deserving child; a child who might otherwise suffer the negative physical and emotional effects of sleep deprivation.

Qualifications

To nominate a deserving child in need of bed, please review the following qualifications.

Underprivileged children between the ages of 3 and 16 who don’t have beds Families with very low income, lives in poverty or transitioning from homelessness Nominated by a school social worker, case manager, church, and other charitable organizations

NOTE: Review and selection process of deserving children varies at each participating Ashley retail location (quarterly, semi-annual, annually)

Link to nominate: https://ahopetodream.com/get-involved/nominate

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Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Prince of Peace Catholic Church (FINANCIAL ASSISTANCE ONLY)

Can help with: Housing & Shelter ›

Address	600 S Nova Rd, Ormond Beach, FL 32174
Phone	Phone: 407-797-1281
Website	https://cflcc.org/

Website: **https://cflcc.org/**

About

Catholic Charities of Central Florida helps individuals and families maintain their homes and financial security through affordable and transitional housing, case management, and emergency financial assistance. These needs are served by the Family Stability Program.

To help with financial assistance as a volunteer, please click here.

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To request assistance and expedite your first appointment, please complete the intake form by clicking the link below.

https://cflcc.org/financial-assistance/family-stability-program/

Who We Are

The Family Stability Program provides homeless prevention and rapid rehousing services to men, women and families who are either experiencing homelessness or are at risk of being homeless. Financial assistance is provided to those in need who meet the eligibility criteria for various funding sources. The eligibility criteria and the amount of funding available varies by funding source, the location where assistance is needed and the situation and circumstances of those in need. A comprehensive assessment completed by a Family Stability Program case manager determines eligibility. We serve clients from the following nine counties: Brevard, Lake, Marion, Orange, Osceola, Polk, Seminole, Volusia, and Sumter counties. Click here for information on COVID-19 pandemic-related rental assistance.

Meet with a Case Manager – Volusia County

Walk-ins welcome, but appointments are preferred. Please call (407) 797-1281.

Salvation Army – Daytona Beach Corps

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Child Care ›

Address	1555 LPGA Blvd, Daytona Beach, FL 32117
Phone	Phone: 386-236-2020
Website	https://daytonabeach.salvationarmyflorida.org/

Website: https://daytonabeach.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

- **Emergency Shelter**
  - Group homes, emergency shelters, and transitional & permanent supportive housing projects provide housing for varying amounts of time. While in our programs, residents are required to meet regularly with a case manager. Case managers use these meetings to collaboratively create a plan for achieving a more permanent housing solution for each resident. Often times these programs also provide educational, counseling and vocational services to address long-term specific issues that may present as barriers to our program participants. In some instances, residential programs are designed to target specific barriers such as; substance abuse, mental illness and domestic abuse.
    - **Emergency Shelters**

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For those looking to escape extreme cold, intense heat, torrential rain, or just wanting a safe, quiet place to spend the night, The Salvation Army provides a nutritious meal, a warm bed and a clean shower.

- **Group Homes and Transitional Living Centers**

Along with meeting immediate physical needs of food and shelter, these establishments provide educational, counseling and vocational services to help develop vital life skills and independence for re-entry into society.

- **Family Service Programs**

The Salvation Army assists families with temporal needs by providing food, housing, and utility assistance. Best of all, these programs enable mothers to stay with their children (boys and girls), even when placed in emergency shelters.

- **Seasonal Services**
  - Seasonal services are special services to help families and children in need at specific times during the year. Seasonal services offered include the many special Christmas giving programs such as holiday food distribution, toy giving programs for needy children, and adopt-a-family initiatives. Beyond Christmas, seasonal services include weather related assistance like fan distribution in the hot summer months and heat assistance in the winter. Back-to-school is another time of special services including specific material assistance such as backpacks, school clothing and school supplies. Services offered vary by community needs and location.
- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

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The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That's why The Salvation Army's annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

Salvation Army – West Volusia Corps

Can help with: Clothing › | Food › | Child Care ›

Address	1240 S High St, DeLand, FL 32720
Phone	Phone: 386-738-2406
Website	https://westvolusia.salvationarmyflorida.org/

Website: https://westvolusia.salvationarmyflorida.org/

Services Offered at This Location:

Emergency Services Salvation Army social service programs help meet the basic needs of daily life for those without the resources to do so themselves. Most often, the programs provide food, clothing, financial assistance to pay utilities, and other necessities. Services provided may vary by location. All Emergency family and individual assistance is provided with dignity and respect.

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- **Casework Services**
  - The Salvation Army offers case management services in a variety of settings. Social workers and caseworkers work one-on-one with program participants in partnership to offer opportunities to better their lives. This occurs through an assessment process followed by goal planning in applicable areas. Regular casework sessions provide support and accountability.
- **Pathway of Hope**
  - Pathway of Hope expands the scope of social service casework through a plan of increasingly enhanced services that enable clients to grow from emergency service

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recipients to healthy, interdependent members of their communities. Pathway is grounded in a strengths based case management model and an increased network of resources through community collaboration. Participants in the Pathway initiative commit to an extensive program of personal development that, guided closely by social service caseworkers, is intended to stabilize their present and sustain their futures.

- **Food Pantry**
  - Social Service corps, institutions, programs and canteens meet a basic human need for food and nutrition targeted to specific populations. These mass and congregate feeding programs, mobile meals and commodities distributions serve children, homeless persons, seniors and families in various configurations including seasonal food assistance, food pantries and banks, soup kitchens, day camps, snacks served and home delivered meals.

Youth Services

Children are most likely to commit or experience criminal activity between 3:00 – 6:00 p.m. on weekdays. This behavior includes vandalism, sexual misconduct, and cigarette, drug, and alcohol consumption. The Salvation Army offers a wide array of community programs to help cultivate brighter futures. Along with community centers dedicated to supporting the physical, emotional, and spiritual growth of moms, dads, and kids, we provide summer camps for kids, after-school programs for students of all ages, summer programs for high school students, and numerous music, art, and athletic programs for aspiring youth. While free summer camp invites kids to experience the world in a new way, extracurricular activities give families access to programs they might not otherwise be able to afford.

The Salvation Army Helps Children Thrive Through:

- **CHARACTER-BUILDING PROGRAMS:** With more than 400 after-school programs nationwide, we foster an environment of learning long after the school day ends. By providing a safe place to study, read, learn, connect with friends, play sports, and enrich the mind, we give at-risk kids a healthy alternative to less-desirable after-school options.
  - **SUMMER CAMP FOR KIDS:** Many children from low-income families rarely experience life outside their immediate neighborhood. That’s why The Salvation Army’s annual summer camp programs are so important. Every year, thousands of kids get a fresh perspective on life as they meet new friends, discover new activities, and get a taste of the great outdoors. As campers learn to swim, play sports, create music, make art, and scout, their trained counselors help them navigate the complicated emotions and struggles often associated with their lives back home.

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Second Harvest Food Bank of Central Florida

Can help with: Food ›

Website	https://feedhopenow.org/
Email	info@feedhopenow.org, rthomas@feedhopenow.org
Counties served	Brevard, Lake, Marion, Orange, Osceola, Seminole, Volusia

About Us

Second Harvest Food Bank of Central Florida is a partner food bank of Feeding America – the largest charitable domestic hunger-relief organization in the United States. Second Harvest secures and distributes food and grocery products to more than 870 local nonprofit feeding programs in seven Central Florida counties: Brevard, Lake, Marion, Orange, Osceola, Seminole and Volusia. With the help of food and financial donors, volunteers and a caring, committed community, the food bank distributes 300,000 meals every day to partner programs such as food pantries, soup kitchens, women's shelters, senior centers, day care centers and Kids Cafes. In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. **Where does the Food Bank get its food?** Food comes to us from farmers, grocery stores, retailers, distributors, wholesale, and other food industry sources. In addition, kind-hearted members of our community hold food drives that bring in tons of food. Click here to learn about how food gets to our facility. **How is the food distributed?** We partner up with more than 870 local emergency food assistance programs to get food to the people who need it the most. **What else does the Food Bank do besides provide food?** In addition to helping feed the line of our neighbors who need help, Second Harvest also transforms dozens of lives directly every year. Economically-challenged adults who graduate from our 16-week culinary training program are placed in ‘better than minimum wage’ jobs that set them and their families on a path to self-sustainability. Yet another important activity helps connect people who are eligible to receive SNAP food assistance benefits with the resources they need to access the program and get help. **How does the Food Bank help in a natural disaster?** Second Harvest Food Bank plays a vital role in responding to emergencies such as floods, tornadoes and hurricanes throughout the state. As an affiliate of Feeding America, Second Harvest responds to both national and local disasters that take place. **What is the Food Bank's connection with Feeding America?** Second Harvest Food Bank is a partner food bank of Feeding America, a nationwide network of more than 200 food banks that helps feed people across the country. Click here to learn more about this network of food banks.

Food Assistance

How do I get food? If you need immediate assistance, please call us at 407-295-5009. You can also fill out our food assistance form and we will get back to you with a list of feeding programs near you. If you need assistance during the weekends, please call United Way's 2-1-1. 211 provides free and confidential information and can also help with food, housing, employment, health care, counseling and more.

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Food Locator: https://feedhopenow.org/find-help/food-finder/

Please call before visiting to make sure that their hours & location has not changed. Por favor asegúrese de llamar antes de visitar para asegurarse que las horas o ubicación no hayan cambiado. **How can I apply for SNAP?** You can apply online for SNAP benefits here. Second Harvest's Benefit Connection team can also help out with SNAP application assistance. Click here to view where our Benefits Connection team will be located in Orange and Brevard County.

Second Harvest Facilities

Main Facility

Second Harvest Food Bank of Central Florida 411 Mercy Drive Orlando, FL 32805 Phone: 407-295-1066 Fax: 407-295-5299 Email: info@feedhopenow.org

Mercy Kitchen

Second Harvest Food Bank of Central Florida 3702 Mercy Star Ct. Building 3 Suite 130 Orlando, FL 32808 Phone: 407-514-1002 Email: info@feedhopenow.org

Volusia Branch

Second Harvest Food Bank of Central Florida 320 North Street Daytona Beach, FL 32114 Phone: 386-257-4499 Fax: 386-257-4134 Contact: Robert Thomas, Volusia Operations Manager Phone: 386-257-4499 Email: rthomas@feedhopenow.org

Brevard Branch

Second Harvest Food Bank of Central Florida 3125 Skyway Circle Melbourne, FL 32934 Phone: 321-733-1600 Contact: Jorge Ortiz, Brevard Operations Manager Phone: 321-733-1600 Email: jortiz@feedhopenow.org

Marion Branch

Second Harvest Food Bank of Central Florida 4045 NE 36th Ave. Ocala, FL 34478 **Mailing Address:** Second Harvest Food Bank of Central Florida Marion Branch PO Box 699 Ocala, FL 34478 Phone: 352-732-5500 Fax: 352-732-4197 Contact: Peter Del Toro Email: PDelToro@feedhopenow.org

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Society of St. Vincent de Paul Orlando (Volusia County Conferences)

Can help with: Clothing › | Food › | Housing & Shelter › | Utility Bill › | Medical & Dental › | Transportation › | Furniture ›

Address	386-279-6307, 1310 Maximilian St, Deltona, FL 32725
Phone	Helpline 407.889.4706 386-279-6307
Website	https://svdporlando.org/need-help%3F

https://svdporlando.org/need-help%3F

At a Glance

The Society of St. Vincent de Paul was established in Central Florida in 1986 and follows a 184-year tradition of charity work based upon the teachings of Jesus Christ. We are a

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Catholic Lay Organization of more than 690,000 men and women throughout the world who volunteer to provide person-to-person services to the needy and suffering. Membership in the united States totals approximately 146,000 volunteers within 4,600 U.S. communities.

At St. Vincent de Paul Orlando, our group includes 24 Conferences across nine Central Florida Counties of the Orlando Catholic Diocese. These Conferences represent some 1,932 volunteer members. We proudly exist to help people by providing compassionate and spiritual support services such as:

- Home Visits
- Person-to-person support
- Food
- Medicine
- Job training/locating employment
- Transportation to meet fundamental needs/employment
- Financial assistance for housing and utilities
- Care for the elderly, infirm, and disabled
- Disaster relief
- Emergency financial services
- St. Peter Claver Prison Ministry
- Vincentian Re-Entry Organizing Project
- Access to our four Thrift Stores to obtain basic items of clothing, household goods, and furniture for individuals and families in need

All services are provided with faith-filled principles and care. Our services are provided in the following counties: Orange, Seminole, Brevard, Polk, Lake, Osceola, Volusia, Marion, and Sumter.

The Society of St. Vincent de Paul is a registered 501(c)(3) non-profit organization.

Many households are just one missed paycheck from being homeless, or one unexpected emergency from being forced to choose between food and shelter. We are here to help those in need. Below is a list of St. Vincent de Paul Conferences that may be able to help.

Our Volusia County St Vincent de Paul conferences are:

OUR LADY OF THE LAKES - DELTONA

ST. BERNADETTE - ORMOND BEACH

386-265-1963

1648 Oceanshore Boulevard, Ormond Beach, FL 32176

ST. GERARD - EDGEWATER

386-426-0882

3171 S Ridgewood Ave, Edgewater, FL 32141

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Wakulla County

Catholic Charities of Northwest Florida – Tallahassee Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	1380 Blountstown Hwy., Tallahassee, FL 32304
Phone	Phone: 850-222-2180
Counties served	Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Second Harvest of the Big Bend

Can help with: Food ›

Website	https://fightinghunger.org/
Email	melissa@fightinghunger.org
Counties served	Calhoun, Franklin, Gadsden, Gulf, Hamilton, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Taylor, Wakulla

Second Harvest is a nonprofit food bank that collects and distributes food to hunger-relief charities, and also through specialized programs and mobile food distributions undertaken with community partners. We are dedicated to reducing hunger and malnutrition, and we function as the warehouse for millions of pounds of food and other essential products that go out to the community. We are a member of Feeding America, the nation's largest domestic food relief organization, and one of three Feeding America food banks in Florida designated for disaster/crisis response.

Our Feeding America service area is 9,000 square miles and includes 11 counties: Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla.

Additionally, under contract with other north Florida food banks, we serve five more counties: Columbia, Dixie, Hamilton, Lafayette, and Suwanee.

The food bank operates from a 41,000-square-foot facility located in Tallahassee, FL. The facility includes seven shipping docks, 12,000 square feet of freezer and cooler space, and a fleet of 13 vehicles including box trucks, tractors, trailers, two Sprinter vans

OUR PROGRAMS

- **Food Bank Operations**
  - Second Harvest of the Big Bend is a member of the Feeding America network, which is the nation's largest domestic hunger relief organization, comprising 200 food banks throughout the country.
  - Food collected by Second Harvest food bank is distributed through our network of 135 partner agencies, including other nonprofit charities and faith-based organizations. These range from soup kitchens that serve daily, to food pantries that distribute food weekly, and to residential programs for the homeless.
  - Our partner agencies are located throughout our 11-county Big Bend service area, including Leon, Gadsden, Calhoun, Franklin, Gulf, Jefferson, Jackson, Liberty, Taylor, Madison and Wakulla Counties. We deliver to each county at least twice monthly, and partner agencies also can pick up food at our warehouse.
- **Senior Grocery Program – Seniors Only**
  - Through the Senior Grocery Program we help feed low-income seniors in our community at the end of the month when their financial resources have been exhausted. Currently, the program provides food to more than 1,200 seniors each month, including cereal, canned fruits and vegetables, proteins and grains, fresh bread and produce.

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- Seniors are served at participating Second Harvest Partner Agencies in Gulf, Hamilton, Lafayette, Leon, Liberty, Jackson, Jefferson, Madison, and Taylor counties.
- All seniors 60 or older qualify for our Senior Grocery Program. Eligible seniors can enroll at one of the 14 participating distribution sites listed below.
  - Innovative Charities
  - Jackson County
  - Elder Care Services
  - Jackson County
  - Jefferson County Senior Center
  - Jefferson County
  - Flipper Chapel AME Church
  - Leon County
  - Georgia Bell Dickenson
  - Leon County
  - Liberty County Senior Center
  - Liberty County
  - Faith Baptist Church
  - Madison County
  - Good News Outreach
  - Leon County
  - Big Bend Cares-CarePoint Leon County
  - Frenchtown Neighborhood Improvement
  - Leon County
  - Fellowship Baptist Church
  - Taylor County
  - Pioneer Bay
  - Gulf County
  - Lee Community Complex
  - Hamilton County
  - IFAS Community Center
  - Lafayette County

For more information about our Senior Grocery Program, contact:

Melissa Hill, Programs Coordinator

melissa@fightinghunger.org

850-562-3033 (ext. 212)

- **Child Nutrition Programs**

Backpack Program

- Our Backpack Program provides children with a bag of food each Friday to ensure their nutritional needs are met over the weekend. Each food bag includes six components: milk, protein, ready-to-eat, fruit, vegetable and grain, and fits into a child’s backpack.
  - The program provides 4,500 bags of food every week to children in Leon, Gadsden, Calhoun, Liberty, Jackson, Jefferson, Madison, Taylor and Wakulla counties, serving children who rely on school breakfasts and lunches for their meals.

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- For the 2020/2021 school year, we distributed 125,000 backpacks, or 750,000 meals, through our backpack program.

Kid's Cafe Program

- The Kid's Cafe Program helps feed Leon County children after school at community centers and churches during the school months of August through June. This program helps bridge the gap for children who receive most of their meals from school and may not have a nutritious dinner when they go home.
  - During the 2020/2021 school year, we have seven parks and recreation center distribution sites.
  - Additionally, our **"Food on the Move Afterschool" program** delivers free food for kids in Leon County at designated underserved neighborhoods throughout the school year.

Summer BreakSpot Program

- The Summer BreakSpot Program provides kids a free, nutritious meal and snack at sponsored sites during the summer months, ensuring children have a stable source of food for their nourishment and growth when school is out.
  - Our 2022 Summer Feeding Program includes eight Summer BreakSpot locations in Leon and Madison counties, providing free breakfast, lunch and/or supper to kids 18 and under.
  - Find a Summer Feeding site near you anywhere in the State of Florida: https://www.fna.usda.gov/sfsp
  - If you are interested in becoming a Summer Food Service Program site, please complete the online registration: https://forms.office.com/r/t5rPhsrrtr

Food on the Move

- The Food on the Move program helps bridge the gap during summer months for kids who rely on school for most of their meals. Second Harvest's "Food on the Move" van is delivering free food to kids 18 and under at nine Tallahassee locations, Monday-Friday, June 6-July 29.

School Pantry Program

- The School Pantry Program provides a large bag or box of food to accommodate a family for a few days. Currently this program operates at the following Leon County schools, and FSU:
  - Rickards High School
    - Amos P. Godby High School
    - Augusta Raa Middle School
    - Pineview Elementary School
    - W.T. Moore Elementary School
    - Oak Ridge Elementary School
    - Chaires Elementary School
    - Fairview Middle School
    - Nims Middle School
    - FSU Food for Thought pantry

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- **Disaster Relief**
  - Second Harvest of the Big Bend food bank serves as one of Feeding America's three emergency food distribution hubs in Florida. As such, we contribute to the statewide coordination of emergency food and water in response to disasters.
  - As part of the Big Bend COAD (Community Organizations Active in Disasters) which includes the Red Cross, Salvation Army, the Emergency Operations Center, Volunteer Leon, Big Bend 211 and others, Second Harvest provides food, water and other necessities both before and after a crisis or disaster. Second Harvest also works in conjunction with Feeding Florida and its other 11- member food banks to cover disaster situations throughout the entire state of Florida.
  - In our 41,000-square-foot warehouse, we are able to stage supplies for our fellow COAD members to supplement their supply chains. In conjunction with Feeding Florida, Second Harvest also stores disaster relief product for the Florida Department of Emergency Management.
- **Mobile Pantry Program**
  - Mobile pantries are Second Harvest of the Big Bend food distributions funded by grants and donations and conducted jointly with one of our Agency Partners located throughout our 11-county service area, often in a church or nonprofit's parking lot, at an announced date and time.
  - Between 100 and 900 people will typically receive food distributions, including dry goods, fresh produce and frozen meat. All active partners in good standing are eligible to host a mobile pantry.
  - Benefits of Mobile Pantry
    - Besides offering flexibility of delivery, mobile pantries offer a quick and effective way to distribute food and maintain an atmosphere of dignity. A mobile pantry also serves some very specific needs:
    - Targets underserved areas, removing barriers to access and therefore expanding capacity, building community and creating access.
    - Takes food directly to clients in a timely manner allowing a farmer's market-style distribution encouraging greater interaction between volunteers and clients, encouraging everyone to share recipes, family traditions and life experiences.
    - Provides the opportunity for religious and charitable organizations to partner with local governments, businesses, and universities to manage the distribution. A one-time distribution can develop into a long-term partnership to provide necessary services for the needy in the community.

Here's what you can expect when you visit one of our partner pantries:

- You will see signage outside the pantry directing you to the right place
- You will be asked how many people live in your household so we can give you enough food
- You may need to present your ID to show you live within the county
- You may need to fill out a form to self-report your income and how many people live in your home (this only needs to be done once a year)
- You can always expect supportive staff to help get you support when you need it.

If you would like more information about Second Harvest of the Big Bend food bank and the services we provide, please use the contact information below.

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Our Location: 4446 Entrepot Boulevard, Tallahassee, FL 32310.

Phone: 850-562-3033 Fax: 850-562-6176

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Walton County

Catholic Charities of Northwest Florida – Fort Walton Beach Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	11 First St. SE, Fort Walton Beach, FL 32548
Phone	Phone: 850-244-2825
Counties served	Okaloosa, Walton

A visit for emergency assistance at any of our four regional offices is often the first contact individuals have with Catholic Charities.

Catholic Charities helps in emergencies with such basic needs as financial assistance for housing, utilities, prescriptions, and food. Our staff is acutely aware of services provided within our agency and community at large and is knowledgeable about researching new resources that can benefit those in need.

The target population is families in crisis who live in our 18-county service area across Northwest Florida (Escambia County, Santa Rosa County, Okaloosa County, Walton County, Washington County, Holmes County, Bay County, Jackson County, Calhoun County, Gulf County, Gadsden County, Liberty County, Franklin County, Leon County, Wakulla County, Jefferson County, Madison County, and Taylor County). Caseworkers prioritize and assist potential clients according to needs, housing status, and family composition.

Catholic Charities attempts to assist as many applicants as possible with the emergency situation they face by providing financial counseling and referrals to other resources as appropriate. Catholic Charities does not have income eligibility restrictions for most programs.

Many families are facing multiple problems. Although one problem may be presented, generally financial in nature, our caseworkers are able to assess other possible needs and problems of the family. Appointments are assessed and referred to the appropriate case manager or community resource.

Information needed to apply:

- Photo ID for all adults in the household
- Birth certificates for all children in the household
- Proof of emergency hardship
- Social Security Cards for all household members
- Verification of all income for all household members
- Receipts of any and all payments/expenses made in the last 30 days
- Screenings are accepted on a weekly basis. Please contact your local office for appointment and screening information.

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

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The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

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Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**
- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

PANHANDLE BRANCH

5709 Industrial Blvd

Milton, FL 32583

(850) 626-1332

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Society of St. Vincent de Paul – Santa Rosa Beach (Walton County Conference)

Can help with: Clothing › | Food › | Housing & Shelter › | Mortgage & Rent › | Utility Bill › | Transportation › | Furniture ›

Address	22 Saint Rita Lane, Santa Rosa Beach, FL 32459
Phone	Phone: (850) 267-2558
Website	https://www.saintritaparish.org/
Email	office@saintritaparish.org
Hours	Office Hours: Monday-Thursday, 9:00 a.m.-4:00 p.m.

Call Saint Rita Catholic Church for financial assistance and leave a message. Only serves Santa Rosa Beach, DeFuniak Springs, Freeport, and Destin. All in-home visits currently suspended.

Saint Rita Catholic Church Conference

Fax: (850) 267-3711

Email: office@saintritaparish.org

Website: https://www.saintritaparish.org/

ABOUT US

The Society of St. Vincent de Paul got its start in Pensacola in 1933. Today the Council of Pensacola-Tallahassee has 6 conferences in Pensacola, 3 conferences in the Niceville and Panama City areas and 2 conferences in Tallahassee. In the spring of 2012, a new youth conference was formed at Pensacola Catholic High School.

The Society of St. Vincent de Paul offers tangible assistance to the poor. This aid may take the form of intervention, advocacy, consultation or direct financial aid. A unique feature of the Society of SVDP is its commitment to “home visit” those who ask for our help. By visiting the poor in their homes, we offer a listening ear and friendship. This allows us to ascertain other family needs that a family may not have expressly sought.

St. Vincent can provide social services and emergency aid. This includes clothing and furniture, help with food, prevent homelessness by assisting with paying rent or utility bills, provide free or discounted transportation, and the charity can assist in many other ways. While funds are limited and can fluctuate throughout the year, they take on challenges of all types, and do what they can to help the people of Leon and nearby counties.

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Washington County

Catholic Charities of Northwest Florida – Panama City Office

Can help with: Food › | Housing & Shelter › | Utility Bill › | Medical & Dental ›

Address	3128 East 11th St., Panama City, FL 32401
Phone	Phone: 850-763-0475
Counties served	Bay, Calhoun, Gulf, Holmes, Jackson, Washington

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screening process will be explained to you. Please understand that we receive a very high volume of calls and appointment times fill up quickly.

Feeding Florida - Feeding the Gulf Coast

Can help with: Food ›

Website	https://www.feedingthegulfcoast.org/
Counties served	Bay, Escambia, Holmes, Okaloosa, Santa Rosa, Walton, Washington

Feeding the Gulf Coast assists families and individuals along the central Gulf Coast in many ways. More than 400 community partners are ready to provide groceries and meals to those struggling to afford food. In Florida, Feeding the Gulf Coast serves Escambia, Santa Rosa, Okaloosa, Walton, Holmes, Washington, and Bay Counties.

Child Nutrition Programs

- **The Backpack Program**

The Backpack Program, which began in 2004, meets the needs of chronically hungry children by providing them with nutritious and easy-to-prepare food to take home on weekends and breaks when school meals are unavailable. The Backpack Program is located at schools with a high incidence of children in need. Each backpack provides children with six meals and two snacks.

- **The School Pantry Program**

Similar to the Backpack Program, the School Pantry Program provides students with nutritious, nonperishable, and easily consumed food and other necessities. The program allows children dignity, privacy, and comfort in selecting food and other items that the student and their family need. Teachers, counselors, and school nurses identify students based on their level of need and as they demonstrate signs of hunger in the classroom. Students can visit the school pantry weekly to select nutritious, easy-to-prepare food and toiletries for personal use.

- **The Afterschool Meals Program**

The Afterschool Meals Program provides free meals and snacks to children through a variety of community locations—such as Boys and Girls Clubs, churches or public schools. This program is funded through the federal Child and Adult Care Feeding Program (CACFP). The children who attend these programs receive free meals that meet federal guidelines for nutrition.

- **The Summer Meals Program**

Similar to the Afterschool Meals Program, Feeding the Gulf Coast operates the Summer Meals Program to ensure children in our region have access to free, nutritious meals during the summer when school is out for the summer along the central Gulf Coast. Sites in this program serve two meals daily (breakfast, lunch, or snacks) to children in their community. This program is funded through the federal Summer Food Service Program (SFSP).

Food Rescue Programs

- **Store Donation Program**

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The Store Donation Program provides the food bank and its agencies with various fresh products, including produce, dairy, meat, and bread, by connecting the food bank with local retail grocery stores. Through the program, stores donate their wholesome but unsaleable food to the food bank. In some areas, Feeding the Gulf Coast trains and certifies select agencies to pick up food directly from these stores and distribute the donations to their clients through their feeding programs. Not only does this get food into the hands of those in need faster, but it also enables the food bank to use resources like trucks, employees, and monetary donations in other places. Feeding the Gulf Coast and select agencies pick up from approximately 250 stores each week, collecting nearly 1.25 million pounds of food every month.

Food Distribution Programs

- **Senior Boxes**

Nearly 5 million senior citizens currently face hunger in our country. After a lifetime of hard work, 63% of the households with older adults (50+) find themselves facing an impossible choice — to buy groceries or medical care. And as the baby-boom generation ages, the number of seniors facing hunger is only expected to increase.

Feeding the Gulf Coast operates the Commodity Supplemental Food Program (CSFP, Senior Boxes) in select Alabama and Florida counties. This program provides food to seniors in need by giving USDA-donated foods to eligible participants through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level.

Senior Boxes Improve Health

CSFP helps to combat the poor health conditions often found in food-insecure seniors. According to research*, food-insecure seniors (60+) are significantly more likely to intake lower amounts of essential vitamins, to be in poor or fair health, and to have physical limitations. Without proper nutrients, seniors are at risk for:

- Increased disability
- Decreased resistance to infections
- Deteriorating mental health
- Lengthening of hospital stays
- Diabetes
- **Mobile Pantry Program**

The Mobile Pantry Program directly serves clients in areas of high need to supplement other hunger-relief agencies in that area. Through a mobile pantry, a truckload of food is distributed to clients in a single-day allowing us to provide a family with enough food for a week for just $10. Each mobile pantry distributes a variety of product include protein, canned or fresh produce, dairy, and grains.

Produce Drop

A produce drop distributes thousands of pounds of fresh produce to communities in need. Food deserts are areas with little access to fresh produce, or the price of fruits and vegetables is too much for families in need to afford. This single-day distribution helps eliminate the need for food to be stored at a local pantry and gets the product into the client's hands quicker.

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Community Health & Nutrition

- **Nourishing Our Communities**

For people facing food insecurity, the challenge of adequate diet and nutrition, doctor visits, and medication is often unmanageable, creating a cycle of tough choices that results in otherwise manageable diseases becoming a health crisis. Feeding the Gulf Coast recognizes the parallel union proper nutrition has in combating the impacts of food insecurity on health. We believe no one should be without the food they need for a better life. As part of our work to address this, Feeding the Gulf Coast has established a Community Health and Nutrition department to ensure every community has access to a balanced, nutritious diet.

- **Healthcare Partnerships:** By working with healthcare providers to address food insecurity as a social determinant of health, these partnerships will expand and grow our current “Food as Medicine” initiatives seeking to improve health outcomes by increasing access to nutritious food and education.
- **Nutrition Education Classes:** These science-backed classes create an avenue of attainable steps that clients can use to inform their choices regarding diet and meal planning. Our nutrition specialists provide in-person nutrition education classes, indirect education activities, and other nutrition nudges to help families better understand the vital role nutrition plays in their health outcomes. **View online classes here.**
- **Mobile Market (Millie):**By bringing nutritious food directly to areas with limited grocery options, Millie the Mobile Market helps ensure more individuals and families can access the healthy food they need to thrive. **Find Millie here.**

Disaster Response

- **When Disaster Strikes**

The food bank swiftly shifts into disaster relief mode when a storm impacts our community while maintaining food assistance and support across the unaffected parts of our service area. Following the storm, we work with our food pantries and meal programs to begin response and recovery efforts. We continue providing relief long after other recovery efforts have ended. We coordinate efforts with local government officials, Voluntary Organizations Active in Disaster and the American Red Cross to ensure unduplicated, efficient and timely relief.

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Looking for more help? Download FCCG’s other free Problem Gambling Resource Packs at gamblinghelp.org/problem-gambling-resource-packs

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