

COMMISSIONER ON A MISSION HELPFUL INFORMATION GUIDE



Elderly Assistance

Free Local Healthcare

Legal Assistance

Foreclosure Assistance

Help for the Hungry

Inquiries/Complaints

Utility Assistance

Small Business Assistance



Dear Residents and Neighbors,

The Commissioner on a Mission Program is designed to reach out to citizens who may be struggling or having a difficult time. We would like to provide valuable information that will enable each person to help him/herself. There is so much helpful information that has been published;

however, many people are unaware it exists. My staff and I have compiled a list of local and national agencies to help anyone who is in need. This book is designed to be that helping hand for direction when you experience difficulties or need assistance.

This book has help for the elderly; anyone experiencing rental difficulties, foreclosure, or in need of legal representation for foreclosure; utility assistance; property tax information; and much more. Please feel free to call my office if there is something you feel could enhance our publication or assist you more effectively. This publication will be updated as we receive more information. Our goal is to help stop foreclosures and save families one at a time. If we each do as much as we can in our community, we could accomplish so much more.

Please pass this publication along to your neighbors and friends if you think it could help someone through these difficult times. Please know that there is no reason to be embarrassed or ashamed. Everyone is experiencing hardships, and if we work together as a community, we can make a difference and improve our quality of life.

Sincerely,

Barbara Sharief, M.S.N, A.R.N.P.
Commissioner, Broward County Board of County Commissioners
District 8

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*Includes District 8

Quick Access Telephone Numbers: (Frequently Requested)

Agency: 211-Broward

The mission of 2-1-1 Broward is to provide 24 hour comprehensive helpline and support services for individuals in our community seeking crisis intervention assistance and/or information and referrals to health and human services in Broward County.

Website: www.211-Broward.org

Telephone: 211 or 954-537-0211

Agency: Broward County Government Call Center

Broward County Call Center provides a single point of contact for the services and programs offered by the more than 50 agencies comprising Broward County government. Callers are provided a fast, simple and convenient way to reach trained, professional information specialists (no voice mail, no transferring from agency to agency). The Call Center handles calls in any language and has English, Spanish and Creole speaking specialists on staff. The Call Center is open Monday-Friday, 8:30 am - 5:00 pm. Under emergency conditions the Call Center is open 24 hours a day, 7 days a week.

Website: www.broward.org

Telephone: 311 or 954-831-4000

TTY: 954-831-3940

Municipalities in Broward County*

Coconut Creek.....	954-973-6770
Cooper City.....	954-434-4300
Coral Springs	954-344-1001
Dania Beach	954-924-6800
Davie.....	954-797-1000
Deerfield Beach.....	954-480-4200
Fort Lauderdale	954-828-5000
Hallandale Beach*.....	954-458-3251
Hillsboro Beach	954-427-4011
Hollywood	954-921-3474
Lauderdale by-the-Sea	954-776-0576
Lauderdale Lakes.....	954-535-2700
Lauderhill.....	954-739-0100
Lazy Lake Village.....	954-614-9058
Lighthouse Point.....	954-943-6500
Margate	954-972-6454
Miramar*	954-602-3011
North Lauderdale	954-722-0900
Oakland Park	954-630-4200
Parkland	954-753-5040
Pembroke Park*	954-966-4600
Pembroke Pines*	954-435-6500
Plantation	954-797-2237
Pompano Beach	954-786-4600
Sea Ranch Lakes	954-943-8862
Southwest Ranches	954-434-0008
Sunrise.....	954-741-2580
Tamarac.....	954-597-3500
Weston	954-385-2000
West Park*	954-989-2688
Wilton Manors	954-390-2100

*Located in District 8

Components of a Business Plan

Table of Contents

Executive Summary

This section should:

- Be written last
- Provide an enthusiastic snapshot of your company, explaining who you are, what you do and why
- Be less than two pages

Business Description and Vision

This section should include:

- Mission statement (business purpose)
- Company vision (statement about company growth)
- Business goals and objectives
- Brief history of the business
- List of key company principals

Definition of the Market

This section should:

- Describe your business industry and outlook
- Define the critical needs of your perceived or existing market
- Identify your target market
- Provide a general profile of your targeted clients
- Describe what share of the market you currently have and/or anticipate

Description of Products and Services

This section should:

- Specifically describe all of your products and services
- Explain how your products and services are competitive
- If applicable, reference a picture or brochure of your products, which should be included in the plan's appendix

Organization and Management

This section should:

- Provide a description of how your company is organized, as well as an organization chart, if available
- Describe the legal structure of your business (proprietorship, partnership, corporation, etc.)
- Identify necessary or special licenses and/or permits your business operates with

Components of a Business Plan

- Provide a brief bio description of key managers within the company

Marketing and Sales Strategy

This section should:

- Identify and describe your market—who your customers are and what the demand is for your products and services
- Describe your channels of distribution
- Explain your sales strategy, specific to pricing, promotion, products and place (4Ps)

Financial Management

This section should include:

New Business

- Estimate of start-up costs
- Projected balance sheet (1 year forward)
- Projected income statement (1 year forward)
- Projected cash flow statement (12 months forward)

Existing Business

- Balance sheets (last 3 years)
- Income statements (last 3 years)
- Cash flow statement (12 months)

If Applying for a Loan

- Current personal financial statement on each principal
- Federal tax return for prior year

After reviewing

Appendices

This section should include as attachments:

- Company brochures
- Resumes of key employees
- List of business equipment
- Copies of press articles and advertisements (if available)
- Pictures of your business location and products (optional)
- supporting the growth of your industry and/or products (optional)
- Key business agreements such as leases, contracts, etc. (optional)

Elderly Assistance

Agency: Adult Protective Services Program (Florida Department of Children and Families)

Service Area: Florida

Address and Telephone:

Statewide: 1317 Winewood Blvd., Building 6, Floor 3, Tallahassee, FL 32399

850-488-2881

Broward County: 1400 W. Commercial Blvd., Second Floor, Ft. Lauderdale, FL 33309

954-267-2093

Miami-Dade County 401 NW 2nd Avenue, Suite N-521 Miami, FL 33128

305-377-5632

Website: www.dcf.state.fl.us/as/

Program Description: The Florida Adult Protective Services Program, a division of the Florida Department of Children and Families, is dedicated to protecting vulnerable adults from further abuse, neglect, or exploitation and enabling adults with disabilities to remain in the community. The Adult Protective Services Program is responsible for preventing harm to vulnerable adults who are victims of abuse, neglect and exploitation. The Program also aims to give adults with disabilities the independence to live in the community rather than in more costly residential or nursing home settings.

Agency: Aging & Disability Resource Center (ADRC)

Service Area: Broward County

Address: 5300 Hiatus Road, Sunrise, FL 33351

Telephone: 954-745-9779

Website: www.adrcbroward.org

Eligible Participants: Broward County senior residents, age 60 or older

Program Description: The Aging & Disability Resource Center (ADRC) is a one-stop source of information regarding services in Broward for seniors, their families, and caregivers, as well as an organization that can refer individuals with persistent and severe mental health problems to appropriate agencies.

Program Services: ADRC help seniors with chronic conditions assistance, electric and telephone assistance, health insurance needs, home repairs, transportation, and veteran services.

Agency: Alliance for Aging, Inc.

Service Area: Miami-Dade

Address: 760 NW 107 Ave., Suites 201 and 214, Miami, FL 33172

Telephone: 305-670-6500

Website: www.allianceforaging.org

Program Description: Alliance for Aging has a wide range of services that it provides to older people through a network of local agencies.

Program Services: Home-delivered meals, recreation, adult day care, personal care, legal assistance and transportation, training, education, counseling, and respite for caregivers including grandparents raising grandchildren.

Eligibility: Any person age 60 or older and caregivers of any age who are caring for an older person. Some programs have additional eligibility requirements such as income, dementia, or frailty.

Elderly Assistance

Agency: Broward County Elderly and Veterans Services (BCEVS)

Service Area: Broward County

Address: Human Services Building, 2995 North Dixie Highway, Fort Lauderdale, FL 33334

Telephone: 954-357-6622

TTY: 954-357-5841

Website: www.broward.org/eldervets

Eligible Participants: Broward County senior residents, age 60 or older

Program Description: BCEVS empowers elders, veterans, and their families to improve their quality of life through support services that promote self-sufficiency and aging in place.

Program Services:

Emergency Alert Response is a 24-hour-a-day monitoring system. Frail elders, living alone, can press a portable help button that is electronically connected to a local Central Response Center in order to receive emergency assistance. Response Center personnel then call a local contact or emergency services to check up on clients.

Chore Services involve the performance of house or yard tasks, including seasonal cleaning, yard work, lifting and moving furniture, and household repairs.

Homemaker Services include light housekeeping, limited meal preparation, laundry, and shopping assistance for functionally impaired elders.

Personal Care offers assistance, for several hours at a time, to homebound elders in need of help with various health-related tasks of daily living.

Respite Care provides help for the primary caregiver of homebound elderly who require constant supervision. Staff remains with the client to allow the caregiver time to attend to matters outside of the home.

Agency: Florida Department of Elder Affairs

Service Area: Florida

Address: 4040 Esplanade Way, Tallahassee, FL 32399

Telephone:

1-800-963-5337 (96-ELDER)

Abuse Line: 1-800-962-2873 (96-ABUSE)

Website: www.elderaffairs.state.fl.us

Eligible Participants: Households experiencing a home energy emergency with at least one person in the home 60 years or older and households with a net annual income equal to or less than 150 percent of the federal poverty guidelines, minus certain exclusions.

Program Description: The Emergency Home Energy Assistance for the Elderly Program (EHEAP) assists low-income households with payments for home heating, cooling, and other emergency energy-related costs.

Program Services: Payment is provided during the heating (October – March) and cooling (April – September) seasons. A home energy emergency may result from a delinquent utility bill, lack of fuel or wood, or the receipt of a shut-off notice. Eligible households may be provided one benefit per season, currently up to \$600. The purchase of blankets, portable heaters and fans, repairs of existing heating or cooling equipment and payment of reconnection fees are allowed. All payments are made directly to the vendor.

Elderly Assistance

Agency: Jewish Family Service (JFS)

Service Area: Broward County

Address: 100 S. Pine Island Road, Suite 230, Plantation, FL 33324

Telephone: 954-370-2140

Website: www.jfsbroward.org

Program Description: JFS assists communities with meeting some of life's hardest challenges, providing programs and services designed to improve and strengthen the quality of life for all regardless of race, religion, or ethnic background.

Program Services: Each day, JFS provides help with food, rent, utilities, and prescription medication for the elderly, for families, and for individuals throughout Broward County.

Agency: Miami Jewish Home and Hospital for the Aged (MJHHA)

Service Area: Miami-Dade County and Broward County

Address: 5200 NE Second Avenue, Miami, 33137

Telephone: 305-305-751-8626

Website: www.miamijewishhealthsystems.org

Program Eligibility: Age 65 and over with two or more unmet needs for multiple services

Program Description: MJHHA provides case management, which may include chore services, companion services, counseling, environmental accessibility adaptations, family training, financial education and protection services, home health aide services, occupational therapy, personal care services, personal emergency response systems, physical therapy, respite care, skilled nursing, special home-delivered meals, special drugs and nutritional assessments, special medical supplies, and speech therapy.

Agency: Florida Department of Economic Opportunity, Employ Florida

Service Area: Broward, Miami-Dade, and Palm Beach Counties

Telephone: 866-FLA-2345

Website: www.employflorida.com

Program Description: A statewide resource for employment, career guidance, résumé or letter-writing assistance, training/education programs, benefits information, or information on employers.

Agency: Workforce One

Address and Telephone:

Broward Main Office: 7550 Davie Road Extension, Hollywood, 33024

954-967-1010

Broward Central Office: 2610 West Oakland Park Boulevard, Fort Lauderdale, 33311

954-677-5555

Broward North Office: 2301 West Sample Road, Building 4, Suite 7A, Pompano Beach, 33073

954-969-3541

Miami-Dade: 305-695-1695

Palm Beach: 561-340-1060

Website: www.wf1broward.com

Program Description: WorkForce One's vision is to be the premier workforce agency promoting better jobs and providing quality workers that enhance the quality of life and build a sustainable economy for Broward County.

Sample Resumé

Sam R. Smith

555 Elmwood Avenue

Miramar, FL 33025

954-555-5555

Handyman

General Home Repairs – Plumbing – Landscaping – Painting

Hardworking professional with expertise in home maintenance and general repair skills. Superb ability to troubleshoot, solve problems, and understand complicated technical instructions. Able to understand client needs, complete tasks efficiently, and oversee all types of general maintenance.

WORK EXPERIENCE

MRT Work Crewmember

2006 – 2008

Helped work crews to maintain office and industrial areas. Led projects from concept to final product. Key crewmember in transforming a warehouse into an office space.

- Researched building materials to save the company over 20%.
- Helped maintain safe working environment.

Carpenter

1999 – 2006

Custom Cabinetry Solutions

Help design custom cabinets for new and retrofitted construction projects. Also created custom doors, mantels, and staircases.

- Maintained all power and hand tools for woodworking shop.
- Negotiated equipment leasing and contracts.

Laborer

1996 – 1999

Stable Home Repair

Performed maintenance and landscaping solutions such as carpentry, window installations, appliance installation, and painting.

EDUCATION

Home Repair Techniques (Certificate-

2004

County Vocational School

Two-year certificate program teaching home systems and cutting-edge materials.

Weequahic High School (Diploma), Newark, NJ

1995

Agency: Broward County Housing Authority

Service Area: Broward County

Address: 4780 N. State Road 7, Lauderdale Lakes, FL 33319

Telephone: 954-497-4583 (Voice Mailbox for Housing Counseling)

Website: www.bchafl.org

Program Description: This program is designed to preserve the affordable housing stock of Broward County for single-family homeowners who need assistance in the form of a deferred payment loan to pay defaulted mortgages where the homeowner is in default at least thirty (30) days. The property must be owner occupied, and the home and homeowner must meet program qualifications and guidelines.

Program Services:

- Home Equity Conversion Mortgage Counseling
- Homebuyer Education Programs
- Loss Mitigation
- Marketing and Outreach Initiatives
- Money/Debt Management
- Mortgage Delinquency and Default Resolution Counseling
- Post-purchase Counseling
- Predatory Lending
- Pre-purchase Counseling
- Renters Assistance

Foreclosure Assistance (Local)

Agency: Deerfield Beach Housing Authority

Service Area: Broward, Miami-Dade and Palm Beach Counties

Address: 533 South Dixie Highway, Deerfield Beach, 33441

Telephone: 954-425-8449

Website: www.dbhaonline.org

Program Services:

- Fair Housing Assistance
- Home Equity Conversion Mortgage Counseling
- Homebuyer Education Programs
- Marketing and Outreach Initiatives
- Mobility and Relocation Counseling
- Money/Debt Management
- Mortgage Delinquency and Default Resolution Counseling
- Post-purchase Counseling
- Predatory Lending
- Pre-purchase Counseling
- Renters Assistance

Program Description: Committed to advocating for and providing affordable housing for eligible individuals and families. Deerfield Beach Housing Authority works closely with the U.S. Department of HUD, the City of Deerfield Beach, and other agencies and organizations.

Agency: Freedom Debt Management

Service Area: South Florida

Address: 941A Clint Moore Rd., Boca Raton, FL 33487

Telephone: 800-905-1654

Website: www.freedomdm.org

Program Description: Freedom Debt Management provide free financial information and advice to assess the best way to become debt free and increase credit score over time.

Agency: Housing Foundation of America

Service Area: Broward, Miami-Dade and Palm Beach

Address: 2400 N. University Drive, #200, Pembroke Pines, FL 33024

Telephone: 954-923-5001

Website: www.mortgagegrants.com

E-mail: hudcertified@yahoo.com

Program Description: Provides services for first time homebuyers, distressed homeowners, and other needs as it pertains to workforce housing.

Program Services:

- Fair Housing Assistance
- Home Equity Conversion Mortgage Counseling
- Home Improvement and Rehabilitation Counseling
- Homebuyer Education Programs
- Loss Mitigation
- Marketing and Outreach Initiatives
- Money/Debt Management
- Mortgage Delinquency and Default Resolution Counseling
- Post-purchase Counseling
- Predatory Lending
- Pre-purchase Counseling

Foreclosure Assistance (Local)

Agency: Neighborhood Housing Services of South Florida

Service Area: Broward and Miami-Dade Counties

Address: 300 N.W. 12th Avenue, Miami, 33128

Telephone: Miami-Dade - 305-751-5511, Broward - 954-564-4037, Ext. 1127

Website: www.mdnhhs.org

Program Description:

Foreclosure Clinic - What to do if you are 30 days, 60 days or 90 days or more late with your mortgage, how to avoid foreclosure scams, what to look for, one-on-one counseling, assists with developing a budget and preparing a package for President Obama's program, and offers financial classes.

Agency: Hope Now

Telephone: 1-888-995-HOPE (4673)

Website: www.hopenow.com

Program Description: Hope Now hotline counselors are experts in foreclosure prevention and trained to set up a plan of action designed just for you and your situation. When you talk to the hotline counselors, you won't be judged and you won't pay a dime. That's because counselors don't just offer general advice—they help you take action. Counselors will arm you with education and support that assists you in overcoming immediate financial issues.

Agency: HUD Mortgage Program (Hope for Homeowner Program)

Telephone: 1-800-225-5342

Website: www.hud.gov

Program Description: The HOPE for Homeowners Program will refinance mortgages for borrowers who are having difficulty making their payments but can afford a new loan insured by HUD's Federal Housing Administration (FHA).

Foreclosure Assistance (National)

Agency: Making Home Affordable

Telephone: 888-995-Hope (4673)

Website: www.makinghomesaffordable.gov

1. Home Affordable Refinance Program (HARP)

You may be eligible if:

The loan on your property is owned or guaranteed by Fannie Mae or Freddie Mac;

At the time you apply, you are current on your mortgage payments (“current” generally means that you have not been more than 30 days late on your mortgage payment in the last 12 months, or, if you have had the loan for less than 12 months, you have never missed a payment);

- The amount you owe on your **first** lien mortgage does not exceed 125% of the **current** market value of your property;
- You have a reasonable ability to pay the new mortgage payments; and
- The refinance improves the long-term affordability or stability of your loan.

Fannie Mae

- 1-800-7FANNIE (8 a.m. to 8 p.m. EST)
- www.fanniemae.com/loanlookup

Freddie Mac

- 1-800-FREDDIE (8 a.m. to 8 p.m. EST-)
- www.freddiemac.com/mymortgage

2. Home Affordable Modification Program (HAMP)

To apply for a modification under HAMP, you must:

- Be the owner-occupant of a one- to four-unit home;
- Have an unpaid principal balance that is equal to or less than:
 - 1 Unit: \$729,750
 - 2 Units: \$934,200
 - 3 Units: \$1,129,250
 - 4 Units: \$1,403,400
- Have a first lien mortgage that was originated on or before January 1, 2009;
- Have a monthly mortgage payment (including taxes, insurance, and home owners association dues-greater than 31% of your monthly gross (pre-tax-income);
- Have a mortgage payment that is not affordable due to a financial hardship that can be documented.

Foreclosure Assistance (National)

Agency: NID-Housing Counseling Agency

Address: 20401 N.W. Second Ave., #310, Miami Gardens, FL 33169

Telephone:

305-651-8877

877-964-3422

Website: www.nidonline.org

Program Description: The program is designed to offer a myriad of housing-related issues nationwide. We offer counseling to consumers, as well as non-profits, public agencies and faith-based organizations in each of the following areas: Pre-purchase, Budget/Credit, Pre-rental, Homeowner, Default/Foreclosure, Home Equity Conversion/Reverse Mortgages, Community Development Programs, Housing Rehabilitation, Refinance, Financial Literacy, Discrimination, Predatory Lending and Fair Housing.

Agency: President Obama Help with Foreclosure Program

Address: The White House, 1600 Pennsylvania Ave. NW, Washington, D.C., 20500 (Please include your e-mail address)

Phone Numbers:

Comments: 202-456-1111

Switchboard: 202-456-1414

Program Description: If you are experiencing difficulty with loan modifications or mortgage companies refusing to work with you, as a last resort, e-mail or call the White House.

Foreclosure Assistance (National)

Agency: Urban League

Telephone:

National: 212-558-5300

Broward: 954-625-2570

Miami Dade: 305-696-4450

Palm Beach: 561-833-1461

Website: www.nul.org

Program Description: Provides economic empowerment, educational opportunities and the guarantee of civil rights for the underserved in America.

Services:

- Homebuyer Education Programs
- Marketing and Outreach Initiatives
- Mortgage Delinquency and Default Resolution Counseling
- Post-purchase Counseling
- Predatory Lending
- Pre-purchase Counseling
- Renters Assistance

Agency: U.S. Department of Housing & Urban Development (HUD-

Telephone: 1 800-569-4287

Website: www.hud.gov

Services:

- Talk to a foreclosure avoidance counselor.
- Learn about special programs that address housing needs.

Agency: American Association of Retired Persons (AARP)

Service Area: National

Address: South Florida State Office - 3350 S.W. 148th Ave., Suite 120, Miramar, FL 33027

National - 601 E. Street N.W., Washington, DC 20049

Telephone: South Florida - 866-595-7678, National - 888-687-2277

Website: www.aarp.org

Eligibility: 50 years of age or older

Program Description: AARP is a national non-profit, nonpartisan membership organization. The association provides special member services and benefits, as well as a variety of community services, education programs, and volunteer opportunities. The AARP has a public benefits outreach program that informs individuals with limited income and resources about public benefits for which they may be eligible.

Program Services: Adult State/Local Health Insurance Programs, Mature Driver Training, National Organizations, Organizations, Membership, Organizations/Community Groups, Personal Finances/Budget Counseling, Senior Advocacy Groups, Taxpayer Information Lines, Volunteer Opportunities, Volunteer Recruitment/Placement.

Agency: Broward Health Comprehensive Care Center (CCC)

Service Area: Broward County

Address: 1101 N.W. First Street, Fort Lauderdale, FL 33311

Telephone: 954-467-0880

Website: www.browardhealth.org

Program Description: Primary care services for individuals infected and affected by HIV/AIDS. Services include primary medical care for HIV/AIDS, free HIV testing (daily), referral for Specialty Care services, nutritional and dietary counseling, mental health counseling, pharmacy counseling, case manage, GYN services, and dermatology.

Program Services: AIDS/HIV Clinics, Health Care, Outpatient Clinic, Health Clinics, HIV Testing, Hospital-Based Outpatient Services, Public Clinics

Free/Low-Cost Healthcare

Agency: Care Resource

Service Area: Broward and Miami-Dade Counties

Address: 3510 Biscayne Blvd., Suite 300, Miami, FL 33137

Telephone: 305-576-1234

Website: www.careresource.org

Program Description: Provides comprehensive testing, primary care, and clinical research services for those infected with or affected by HIV.

Agency: Center for Hearing and Communication

Service Area: Broward County

Address: 2900 W. Cypress Creek Road, Suite 3, Fort Lauderdale, FL 33309

Telephone:

954-731-7200 Main

954-731-7208 TDD

Website: www.chchearing.org

Program Description: This multi-purpose social service not-for-profit agency assists deaf and hard-of-hearing people.

Program Services: The Center for Hearing and Communication provides counseling; audiology services (hearing aids, tests, fitting, repairs); mental health counseling; behavioral therapy; social service and employment counseling; social and cultural programs; support groups; education; sign language and oral interpreters; advocacy; sensitivity training; outreach services; and volunteer opportunities.

Agency: Florida Healthy Kids (MediKids)

Service Area: Florida

Address: 661 East Jefferson Street, 2nd Floor, Tallahassee, FL 32301

Telephone: 888-540-5437

Website: www.healthykids.org

Program Description: MediKids is a Florida KidCare Program. Administered by the Agency for Health Care Administration, the program offers low-cost health insurance coverage for children ages 1–4.

Program Services:

- MediKids enrollees receive most Medicaid benefits.
- MediKids enrollees receive services from Medicaid providers.
- MediKids is not an entitlement program.
- Families pay a \$15 or \$20 monthly premium per household, depending on income.
- MediKids offers a full pay premium of \$159 per month for each child, for families with incomes greater than the program guidelines.

Free/Low-Cost Healthcare

Agency: Florida KidCare

Service Area: Florida

Address: 661 East Jefferson Street, 2nd Floor, Tallahassee, FL 32301

Telephone: 850-224-5437

Website: www.floridakidcare.org

Program Description: Through Florida KidCare, the state of Florida offers health insurance for children from birth through age 18, even if one or both parents are working.

Program Services: Some of the services Florida KidCare covers are:

- Doctor visits
- Check-ups and shots
- Hospital
- Surgery
- Prescriptions
- Emergencies
- Vision and hearing
- Dental
- Mental health

Agency: Hispanic Unity of Florida, Inc.

Service Area: South Florida

Address: 5840 Johnson Street, Hollywood, FL 33021

Telephone: 954-964-8884

Website: www.hispanicunity.org

Program Description: This program provides refugee services, English for speakers of other languages (ESOL), transportation, social activities, citizenship assistance and instruction, HIV/AIDS-related services, case management, and buddy companion services.

Program Services: Citizenship Assistance Centers, Counseling, English as a Second Language, ESOL, General Counseling Services, Immigration, Income Tax Assistance, Medicaid Applications, Medicare Enrollment, Personal Finances/Budget Counseling, Undesignated Temporary Financial Assistance, VITA Programs.

Agency: Jewish Family Service, Inc. of Broward (Dental Bill Assistance)

Service Area: Broward County

Address: 100 S. Pine Island Road, Suite 230, Plantation, FL 33324

Telephone: 954-370-2140 Main

Website: www.jfsbroward.org

Program Description: The agency offers specialized services for seniors and the disabled, such as individual and family counseling; in-home counseling; marriage and caregiver support groups; case management; community resources; information and referral services; temporary financial assistance for rent, food and utilities; dental bill payment assistance; and a Kosher food delivery program.

Program Services: Dental Bill Assistance, Dental Bill Payment Assistance, EHEAP, Electric Bill Payment Assistance, Financial Assistance, Utilities, Home-Delivered Meals, Meals, Home-Delivered, Rent Payment Assistance

Free/Low-Cost Healthcare

Agency: Lighthouse of Broward County

Service Area: Broward County

Address: 650 N. Andrews Ave., Ft. Lauderdale, FL 33311

Telephone: 954-463-4217

Website: www.lhob.org

Program Description: The Lighthouse of Broward provides education, counseling, and rehabilitation services to blind and visually impaired children, youth, and adults of all ages.

Program Services: Independent living skills training for adults includes instruction in Braille; keyboard, computer, and adaptive software; home and personal management; safe kitchen skills; and orientation and mobility (safe travel skills). The Lighthouse also offers individual/group counseling and support groups for blind and visually impaired individuals and/or their families to assist in the process of adjusting to, and coping with, living with vision loss.

Agency: Medicaid

Service Area: Florida

Telephone:

Broward: 954-202-3200

Miami-Dade: 305-499-2000

Palm Beach: 561-616-5255

Address:

Broward: 1400 W. Commercial Blvd., Suite 110, Ft. Lauderdale, Florida 33309

Miami-Dade: 8355 N.W. 53rd Street, Doral Center, Manchester Building, 2nd Floor, Miami, Florida 33166

Palm Beach: 1655 Palm Beach Lakes Blvd., Suite 300, West Palm Beach, FL 33401

Program Description: Children up to age 18 and their parents or caretaker relatives may be eligible for Medicaid if the family's countable income does not exceed the income limits and countable assets are not above \$2,000.

Agency: Medicare

Service Area: Florida

Telephone: 800-MEDICARE (800-633-4227)

Program Services:

Medicare is a health insurance program for:

- people age 65 or older,
- people under age 65 with certain disabilities, and
- people of all ages with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant).

Agency: Memorial West Hospital Mobile Unit (Children and Adults)

Service Area: South Florida

Program Description:

- Immunization
- Cholesterol Checks
- HIV Testing/Pneumonia Shots
- Blood Pressure Checks
- School Physical

Tuesdays 10 a.m. – 3:30 p.m.

Forzano Park, 2001 Douglas Rd., Miramar, FL 33025

Thursdays 10 a.m. – 3:30 p.m.

Lake Shore Park, 8501 South Sherman Circle, Miramar, FL 33025

Free/Low-Cost Healthcare

Agency: Nova Southeastern University

Service Area: South Florida

Address: 3301 College Ave., Davie, FL 33314-7796

Telephone: 954-678-2273

Website: www.nova.edu/healthcare

Program Description: NSU operates 17 clinic operations in Miami-Dade and Broward counties. Treatment is coordinated by nationally recognized faculty within 10 health care colleges and programs.

Program Services:

- Medical Care - Physicians care for patients of all ages, genders—and your entire family.
- Dental Care - Standard dental care as well as care in a multitude of specialties.
- Optometric Care - Complete range of personalized eye care services.
- Psychological Services - Provide a wide array of therapy and testing services to adults, children, adolescents, and elderly clients.
- Physical Rehabilitation - Emphasize a return to daily activities, work, and sports using state-of-the-art treatment approaches.
- Pharmacy - Full-service pharmacy available to the community for all prescription filling needs.
- Hearing and Balance Center - Diagnose, manage, and treat adults, infants, and children with hearing and balance disorders.
- Community Resolution Services - Professional mediation and facilitation services, training, workshops, and conflict coaching.
- Family Therapy - Focus on our clients' strengths and resources, working collaboratively with them to find creative solutions for vexing problems.
- Speech, Language, and Communication - Provide evaluation and treatment of speech, language, and communication delays and disorders.
- Early Childhood Development - Provide multi-disciplinary services to children from birth through 8 years of age and their families.

Agency: Social Security Office

Service Area: National

Telephone: 1-800-772-1213

TTY: 1-800-325-0778

Website: www.ssa.gov

Agency: Together RX Access

Service Area: National

Website: www.togetherrxaccess.com

Telephone: 1-800-444-4106

Program Description: Together RX Access is a free prescription-savings card for eligible residents of the United States and Puerto Rico who have no prescription drug coverage.

Program Services: Most cardholders will save 25%–40%* on brand-name prescription medicines and products. Savings on generics are also available and vary by pharmacy.

Help for the Hungry

Agency: Brown Bag Lunch Program (Cason United Methodist Church)

Service Area: South Florida

Address: 342 N. Swinton Ave., Delray Beach, FL 33444

Agency: Cooperative Feeding Program (Emergency Food Pantry)

Service Area: Broward County

Address: 1 Northwest 33rd Terrace, Fort Lauderdale, FL 33311-8460

Hours: Open Monday through Friday from 9 a.m. to 4 p.m

Telephone: 954-792-2328.

Website: www.feedingbroward.org

Program Description: Provides counseling and support to help families through difficult times. The focus is on quality of life for children, the ill and the elderly. Work with the homeless and the families living at the edge of homelessness. In the past several years, distributed millions of meals to county residents.

Agency: Farm Share

Service Area: Broward and Miami-Dade

Address: 300 N. Krome Ave. Building 12. Florida City, FL 33034

Hours: 8 a.m. to 4:30 p.m. Monday – Friday (closed during state holidays)

Telephone: 305-246-3276

Eligibility: Based on household size and income. Only one member of each household is eligible to receive a Farm Share card.

Agency: Feeding South Florida

Service Area: South Florida

Address:

Broward Warehouse, 2501 S.W. 32 Terrace, Pembroke Park, FL 33023

Miami-Dade Warehouse, 5850 N.W. 32 Ave., Miami, FL 33142

Palm Beach Warehouse, 426 Claremore Drive, West Palm Beach, FL 33401

Telephone:

Broward: 954-518-1818

Miami-Dade: 305-633-9861

Palm Beach: 561-659-5070

Website: www.feedingsouthflorida.org

Program Description: Distributes food and groceries through a network of not-for-profit organizations, educating the public about the issue and engaging our community to fight hunger.

Agency: Lighthouse Café

Service Area: South Florida

Address: 400 SW B Place, Belle Glade, FL 33430

Hours: Monday – Friday 5 a.m. to 7 a.m.

Telephone: 561-993-9080

Help for the Hungry

Agency: Miami Dade Community Action Agency

Service Area: Miami-Dade County

Address: 701 NW 1st Court, Miami, FL 33136

Telephone:

Meals for the Elderly 305-514-6000

Meals On Wheels Program 786-469-4654

Website: <http://www.miamidade.gov/CAA/elderly.asp>

Program Description:

Meals for the Elderly Program: Miami-Dade's Meals for the Elderly Program provides older persons with hot nutritious meals and activities in a Senior Center setting five days per week. Guidelines are persons 60 years or older (spouse may be younger-who cannot afford to eat adequately or have limited mobility or need support in food selection and meal preparation and may benefit from socialization.

Meals On Wheels Program: Community Action Agency's Meals On Wheels Program provides whole delivered meals each week to low-income, ill and/or disabled homebound persons living within seven geographic areas within Miami-Dade County (Northwest Miami, Downtown Miami, Homestead/Florida City, Naranja, Perrine, Goulds, Opa-locka, and South Miami). Participants in the program receive seven (7-frozen meals each week, along with fresh fruit, milk and other food items.

Agency: Million Meals Committee

Service Area: Broward County

Telephone: 211

Agency: Temple Beth ORR

Service Area: Broward

Address: 2151 Riverside Drive, Coral Springs, FL 33071

Hours: 10 a.m. to 4 p.m. Monday – Thursday; 10 a.m. to 2 p.m. Friday

Telephone: 954-753-3232

Agency: Stop Hunger, Inc.

Service Area: Broward, Dade, Palm Beach

Address: 12050 N.E. 14th Avenue, Unit 2, North Miami, FL 33161

Telephone: 305-891-8811

Website: www.1wp.com/go/stophunger

Program Description: Non-profit food bank and food pantry. Provides free food and supplemental needs to the poor, needy and homeless in South Florida.

Homelessness

Agency: Broward Partnership for the Homeless

Service Area: Broward County

Address: 920 Northwest 7th Avenue, Fort Lauderdale, FL 33311-7229

Telephone: 954-832-7029

Website: www.bphi.org

Program Description: Broward Partnership for the Homeless, Inc. (BPHI) is a private-public partnership committed to the provision of quality services and advocacy for homeless people that promotes self-sufficiency and independence, as well as supports their dignity and self-worth in our community's efforts to reduce homelessness.

Program Services: The Center provides emergency shelter and comprehensive services to individuals and families, for periods up to 60 days.

Agency: Broward County Outreach Hollywood (Women and Children)

Service Area: Broward County

Address: 2056 Scott Street, Hollywood, FL 33022

Telephone: 954-926-7417

Website: www.browardoutreach.com

Program Description: The Broward Outreach Center for Women and Children Hollywood is adjacent to the BOC Hollywood. This 130-bed facility offers a comprehensive service program designed to meet the need of South Broward's homeless women and families. Clients are taught life skills that helps them develop goals for going back into the community.

Agency: Coalition to End Homelessness

Service area: Broward County

Address: 5975 W. Sunrise Blvd. Suite 118, Sunrise, FL 33313

Telephone: 954-792-4000

Website: www.help4homeless.org/

Program Description: The Coalition is a leader in coordinating services, educating the community and advocating for the needs of more than 15,000 homeless individuals and families in Broward County. Homeless people are provided information on a wide range of services, including emergency shelter, information on child day care, mental health counseling and where to get a warm meal.

Agency: Salvation Army (Broward County)

Service Area: Broward County

Address: 1445 W. Broward Blvd., Fort Lauderdale, FL 33312

Telephone: 954-524-6991

Website: salvationarmyusa.org

Program Description: The Salvation Army provides cold weather shelter, domestic violence shelters and shelter for families.

Inquiries/Complaints

Agency: Better Business Bureau (BBB), Inc.

Service Area: South Florida

Address: 4411 Beacon Circle, Suite 4, West Palm Beach, FL 33407

Telephone: 800-834-1267 Toll Free

Website: www.bbb.org

Program Description: The BBB utilizes a 24-hour computerized system to help process calls. Complaints should be in writing.

Agency: Broward County Permitting, Licensing and Consumer Protection Division

Service Area: Broward County

Address: 1 University Drive, Building B, Plantation, FL 33324

Telephone: 954-765-4400

Website: www.broward.org/permittingandlicensing

Program Description: The Consumer Protection Section is responsible for enforcing the Broward County Consumer Protection Code and ensuring compliance with state and federal legislation to protect the public from unfair and deceptive trade practices. To this end, it accepts complaints from individual consumers. It does not accept complaints by one business against another business.

Program Services: The Regulatory Section is responsible for ensuring compliance of regulatory ordinances governing auto repair/auto paint and body shops, local moving companies, taxi and limousine operators, title loan companies, and towing charges for non-consent tows.

Agency: Comptroller of the Currency (OCC)

Service Area: National

Address: Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010

Telephone: 800-613-6743

Website: www.helpwithmybank.gov

Program Description: The OCC helps find answers regarding national banking questions and complaints.

Agency: Federal Aviation Administration (FAA) Airline Complaints

Service Area: National

Address: 800 Independence Ave. SW, Washington, DC 20591

Telephone: 866-835-5322 Toll Free

Website: <http://www.faa.gov/passengers/>

Program Description: The FAA accepts complaints related to airline safety. An answering machine captures caller information, except on federal holidays.

Program Services: Airline complaints

Agency: Federal Deposit Insurance Corporation (FDIC)

Service Area: National

Address: 10 Tenth NE, Suite 800, Atlanta, GA 30309

Telephone: 800-275-3342 Toll Free

Program Description: The FDIC offers information on banking and processes complaints about regulated financial institutions.

Program Services: Bank/Savings and Loans Complaints, Banking Regulation, Complaints, Consumer, Federal Government Information Lines, Government Information Lines.

Agency: Florida Bar Association (Attorney Consumer Assistance Program)

Service Area: Florida

Telephone: 866-352-0707

Website: www.floridabar.org

Program Description: Attorney Consumer Assistance Program (ACAP) handles client complaints and resolution of some problems before its filed with the Florida bar.

Inquiries/Complaints

Agency: Florida Department of Agriculture and Consumer Services

Service Area: Florida

Address: 2005 Apalachee Parkway, Terry Lee Rhoades,
Tallahassee, FL 32399

Telephone:

Main - 850-488-2221

Toll Free - 800-321-5366

Lemon Law - 800-352-9832

Spanish - 800-FL-AYUDA

Website: www.doacs.state.fl.us/

Program Description: The Division of Consumer Services serves as the state's clearinghouse for consumer information, complaints, and inquiries.

Program Services: Automobile Complaints, Business Registration/Licensing, Cable Television Complaints, Consumer Complaints, Consumer Education/Information, General Consumer Complaints, Government Consumer Protection Agencies, Landlord/Tenant Dispute Resolution, Product Quality Standards, State Government Information Lines, Telefraud to Help Police, Telefraud-Suspected Fraud and Telefraud-Suspicious Call.

Agency: Florida Department of Business and Professional Regulations (DBPR) Condominium Complaints

Service Area: Florida

Address: 1940 N. Monroe Street, Tallahassee, FL 32399-1030

Telephone: 850-922-7671

Website: www.myfloridalicense.com

Program Description: The Office of the Condominium Ombudsman was established to be a resource for unit owners, board members, condominium associations and others. It is the intent of the Legislature that the ombudsman acts as a neutral resource for both the rights and responsibilities of unit owners, associations, and board members.

Agency: Florida Department of Financial Services

Service Area: Florida

Address: 200 E. Gaines Street, Tallahassee, FL 32399-0300

Telephone:

Main - 850-413-3100

Helpline/Hotline 866-513-6734 (MSFH)

My Safe Florida Consumer Assistance - 877-693-5236 (My-FL-CFO)

Website: www.myfloridacfo.com

Program Description: Consumer information, complaint hotline for banking, financial institutions, financial industries, funerals, cemeteries, and state government waste.

Program Services:

FUNERAL AND CEMETERY HOTLINE: 1-800-323-2627

Takes questions and complaints about regulation of cemeteries in the state or “pre-need” requirements.

GET LEAN LINE: 1-800-GET LEAN (438-5326-

Answers calls from 8:30 a.m. to 4:30 p.m. about waste, fraud and abuse in state government and accepts suggestions on how the state can save money. You can leave a message during non-working hours.

INJURED WORKER HOTLINE: 1-800-342-1741.

If you have been injured on the job an Employee Assistance Specialist will assist you in obtaining the benefits to which you are entitled.

OFFICE OF FINANCIAL REGULATION HOTLINE: 1-800-848-3792

answers calls from 8 a.m. to 5 p.m., Monday – Friday on businesses regulated by the Office of Financial Regulation (Banking, Finance and Securities-and on matters of investigatory interest to the Office of Financial Regulation.

REPORTING INSURANCE FRAUD HOTLINE: 1-800-378-0445

UNCLAIMED PROPERTY (The Great Florida Treasure Hunt-1-888-258-2253. Call toll-free to see if the state is holding money in your name.

If out-of-state, call 850-410-9253. Note: Hearing-impaired citizens can call the department’s TDD line at 850-410-9700.

WORKERS’ COMPENSATION COVERAGE CONCERNS? 1-800-742-2214 takes questions about coverage requirements and fraud tips. Toll Free: 800-837-7946

Inquiries/Complaints

Agency: Florida Department of Health, Medical Quality Assurance (Doctor Complaints)

Service Area: Florida

Address: 4052 Bald Cypress Way, Bin C-75, Tallahassee, FL 32399

Telephone: 850-245-4339

Website: www.doh.state.fl.us

Program Description: Florida Dept. of Health's Medical Quality Assurance Division (MQA-regulates health care practitioners and facilities.

Program Services: Complaints, Consumer Complaints, Dentist/Dental Support Personnel Complaints, Health Care, Medical Malpractice Assistance, Occupational/Professional Licensing and Certification for Health Care Occupations, Physician/Surgeon Complaints.

Agency: Florida Public Service Commission (Utility Complaints)

Service Area: Florida

Address: 2540 Shumard Blvd., Tallahassee, FL 32399

Telephone: 850-413-6100 Local Consumer Assistance Line, 800-342-3552 Toll Free

Website: www.psc.state.fl.us

Program Description: The Florida Public Service Commission accepts complaints regarding regulated utilities. It regulates telephone companies, investor-owned electric utilities, gas companies (natural gas), and at the county's option, privately owned water and sewer companies. PSC staff will assist consumers in resolving issues with their utility services.

Program Services: Complaints, Consumer, Consumer Complaint, Electrical Company Complaints, Gas Company Complaints, Public Utility Regulation/Deregulation, Telephone Company Complaints, Water Company Complaints.

Agency: Federal Reserve Consumer Help (Bank Complaints)

Telephone: 888-851-1920

Website: www.federalreserveconsumerhelp.gov

Program Description: You can file a complaint if you think a bank has been unfair or misleading, discriminated against you in lending, or violated a law or regulation. We investigate complaints related to federal consumer protection laws, such as the Equal Credit Opportunity Act, Fair Credit Reporting Act, and the Truth in Lending Act.

Agency: National Highway Traffic Safety Administration (NHTSA) (Automobile Complaints)

Service Area: National

Address: 1200 New Jersey Ave. SE, West Building, Washington, DC 20590

Telephone: 888-327-4236

Website: www.nhtsa.dot.gov

Program Description: Provides information on safety, recalls and defects on automobiles. Caller can report safety problems as well. In addition, information is available on airbags, child safety seats and how you can improve driving safety. This is an answering machine. Caller will receive return call.

Inquiries/Complaints

Agency: State of Florida Division of Hotels and Restaurants

Service Area: Florida

Address: 5080 Coconut Creek Parkway, Suite A, Margate,
FL 33063-3942

Telephone: 850-487-1395

Website: www.myfloridalicense.com

Program Description: Staff inspects rental property of five or more units for sanitation and safety violations upon complaint of lessee; assists persons having difficulty affecting the return of security deposit; and inspects hotels, restaurants, and motels within its jurisdiction.

Agency: United States Department of Agriculture (USDA) Food and Safety Inspection

Service Area: National

Address: 5601 Sunnyside Ave., George Washington Carver Center,
Beltsville, MD 20705

Telephone: 888-674-6854

TDD: 800-256-7072

Website: www.fsis.usda.gov

Program Description: The hotline helps consumers prevent foodborne illness, specifically by answering their questions about the safe storage, handling and preparation of meat, poultry, and egg products.

Program Services: The hotline also responds to other issues related to the mission of the USDA's Food Safety and Inspection Service (FSIS), which is to ensure that the nation's commercial supply of meat, poultry and egg products is safe, wholesome and correctly labeled and packaged, as required by the Federal Meat Inspection Act, the Poultry Products Inspection Act and the Egg Products.

Agency: United States Food and Drug Administration (FDA)

Service Area: National

Address: 10903 New Hampshire Ave., Medwatch Office,
Silver Spring, MD 20993

Telephone:

Information - 888-463-6332

Complaints - 800-332-1088

Website: www.fda.gov

Program Description: The Med Watch Program may be contacted for responses to questions about a specific medication/drug. The Complaint Line may be called for complaints or adverse reactions concerning medications and/or medical devices.

Program Services: Complaints, Consumer, Consumer Complaint, Consumer Education, Consumer Product Safety Complaints, Medication Information/Management.

Legal Assistance

Agency: The Florida Bar Association (Florida Attorneys Saving Homes)

Telephone: 866-607-2187

The Florida Bar Association, in conjunction with other legal groups, has launched a toll-free hotline to aid homeowners who may not be able to make their next mortgage payment or those who have already missed payments but are not yet in foreclosure. The goal is to pair callers with attorneys who will offer their services pro bono (at no charge-and who will try to negotiate with the lender on the homeowner's behalf. Call between 8 a.m. and 4 p.m. Monday through Friday. This program is NOT for homeowners who are already in foreclosure. *Due to the high volume of requests, complete an intake form at www.floridabar.org.*

Agency: Legal Aid

Service Area: Broward County

Address: 491 N State Rd 7, Plantation, FL 33317

Telephone: 954-736-8950/954-765-8950

Website: www.legalaid.org

Program Description: Our mission is to provide high-quality free legal advice, representation and education to the poor of Broward County to improve the lifestyle and living conditions of the low-income community.

Agency: Adopt-A-Family of the Palm Beaches, Inc.

Service Area: Palm Beach County

Address: 1712 2nd Avenue N, Lake Worth, FL 33460-3210

Telephone: 561-253-1361

Website: www.adoptafamilypbc.org

Program Eligibility: Must be a family (including children-at risk of becoming homeless or in a situational crisis.

Program Description: Provides short-term assistance to families with a situational crisis. Each family receives a case plan, which is designed to help the family achieve self-sufficiency and master advocacy skills.

Services: Rent payment, electric bill payment, clothing, food assistance

Agency: Broward County Records (Renters Who Have Rented Homes in Foreclosure)

Service Area: Broward County

Address: 115 South Andrews Ave., Room 119, Fort Lauderdale

Website: www.broward.org/records

Before you rent, check with the Broward County Records Division to see if the property is in foreclosure proceedings. Type in the owner's name and select "Foreclosure."

Renters'/Mortgage Assistance

Agency: Camillus House

Service Area: South Florida

Address: 336 NW 5th Street, Miami, FL 33128

Telephone: 305-577-4840

Website: www.camillushouse.org

Program Description: Provides emergency rental assistance to individuals and families who are at imminent risk of homelessness, but who do not qualify for other rental assistance programs. The one-time rental payment is made directly to the landlord. This service will be provided to any non-chronically homeless men, women with children, including families who have been homeless for one year or less or are at-risk of homelessness. Clients must agree to participate in mandatory case management services for a minimum of six months.

Documentation Needed:

- Picture identification for head of household or person requesting the cash assistance.
- Proof of income (check stubs, letter from Social Security/AFDC showing monthly income amount, letter from employer on company letterhead with phone number where employer can be contacted).
- Letter of referral from one or more of the following agencies: American Red Cross (www.redcross.org), United Way of Miami (www.unitedway.org), Department of Human Services (www.dcf.state.fl.us), Community Action Agency Southern Most Homeless Assistance League (www.shal.cc), Homeless Provider.
- Current utility bill.
- Three-day notice from landlord or eviction papers.
- Current rent receipt.

Agency: Family Success Administration Division

Service Area: Broward County

Administrative Office Address: 115 S. Andrews Ave., Room A-370,
Broward Governmental Center Annex, Ft. Lauderdale, FL 33301

Telephone: 954-357-6367

TTY: 800-995-8711

South Region Family Success Center (Carver Ranches)

4733 SW 18 Street, West Park, FL 33023

Telephone: 954-357-5650

Other locations:

Davie Family Success Center, phone: 954-797-2054

Central Region Family Success Center, phone: 954-357-5004

Northwest Coral Springs Family Success Center, phone: 954-357-5000

North County Multipurpose Center, phone: 954-786-2121

Website: www.broward.org/family

Program Description: A one-stop source of social services information, referrals and services to assist individuals and families in setting goals, learning skills, and accessing the services they need to build a stronger, healthier and self-sufficient family unit. Provides emergency assistance with utilities, rent, and mortgage is a service provided as part of the Family Success case management programs. The clients are assessed for need compared to other resources (client and community). When the need is determined, only then is the client provided emergency assistance. This assistance is meant to prevent loss of stable housing.

Renters'/Mortgage Assistance

Agency: Florida Department of Children and Families (Emergency Financial Assistance for Housing Program)

Service Area: Florida

Address: 1317 Winewood Blvd., Suite 325, Building 3, Tallahassee, FL 32399-0700

Telephone: 850-488-3700

Website: www.dcf.state.fl.us/homelessness

Program Description: Provides a one-time per year emergency payment of up to \$400 to families (1-who are homeless and/or living at a homeless shelter, but need a deposit to move into an apartment or house; or (2-who face the loss of their apartment or home because of non-payment of rent or mortgage).

Program Services: Financial Assistance, Disaster Relief, Mortgage Payment Assistance, Rent Payment Assistance, Fire Disaster Services, Flood Disaster Services, Homeless & Housing Services, Hurricane Disaster Services.

Agency: Jewish Family Service, Inc. of Broward (Rent Payment Assistance)

Service Area: Broward County

Address: 100 S. Pine Island Road, Suite 230, Plantation, FL 33324

Telephone: 954-370-2140 Main

Website: www.jfsbroward.org

Program Description: The agency offers specialized services for seniors and the disabled, such as individual and family counseling, in-home counseling, marriage and caregiver support groups, case management, community resources, information and referral services, temporary financial assistance for rent, food and utilities, dental bill payment assistance, and a Kosher food delivery program.

Program Services: Dental Bill Assistance, Dental Bill Payment Assistance, EHEAP, Electric Bill Payment Assistance, Financial Assistance, Utilities, Home-Delivered Meals, Meals, Rent Payment Assistance

Agency: Miami-Dade Community Action Agency Self Help Division

Service Area: Miami Dade County

Telephone:

305-884-4801 (For zip codes 33010, 33012, 33013, 33016, & 33166)

305-579-2820 (For zip codes 33125, 33128, 33131, 33132, 33136, 33140, 33139, & 33109)

305-247-2068 (For zip codes 33030, 33033, 33034, & 33035)

305-446-3311 (For zip codes 33129, 33130, 33133, 33134, 33135, 33143, 33144, 33145, 33146, 33149, 33155, 33174, 33184, & 33194)

305-258-5471 (For zip codes 33031, 33032, 33165, 33170, 33173, 33175, 33183, 33185, 33187, 33189, 33190, 33193, & 33196)

305-628-4354 (For zip codes 33014, 33015, 33054, 33055, 33056, 33160, 33162, 33169, 33179, & 33180)

305-234-4927 (For zip codes 33156, 33157, 33158, 33176, 33177, 33186, & 33189)

305-547-7661 (For zip codes 33127 & 33137)

Website: www.miamidade.gov

Program Eligibility:

- Must have receipt of a legal eviction notice or mortgage foreclosure.
- Persons with short-term disability.
- Must have a documented disability.
- Must have no income.
- Must provide proof of U.S. citizenship, permanent or legal alien status.
- Must have applied for Social Security income.

Program Description: Provides one-time rental/mortgage assistance to persons facing eviction/foreclosure. Also offers rent and mortgage payment assistance to persons with a short-term disability. In addition, provides up to \$250 in one-time FPL electric bill payment assistance.

Renters'/Mortgage Assistance

Agency: Palm Beach County Division of Human Services

Service Area: Palm Beach County

Address: 38754 State Road 80, Belle Glade, FL 33430

Telephone: 561-996-1630

Website: www.pbc.gov

Program Description: Emergency Services provides services such as rental/mortgage assistance, utility assistance, food assistance and transportation. A 30-day Emergency Services Plan is developed, which includes a comprehensive assessment and office and home visits.

Accion USA (Small Business Financing)

Service Area: National

Website: www.accionusa.org

Telephone: 305-548-3360

Program Description: ACCION USA offers business loans up to \$50,000 and financial education throughout the United States.

Agency: Broward County Office of Economic and Small Business Development

Service Area: Broward County

Address: 115 S. Andrews Ave., Room A680, Fort Lauderdale, FL 33301

Telephone: 954-357-6400

TTY: 954-357-6181

Website: <http://www.broward.org/econdev/smallbusiness/pages/default.aspx>

Program Description: Certification, compliance, goal setting, and business service programs.

Agency: Metro Broward Economic Development

Service Area: Broward County

Address: 3627 W. Broward Blvd., Lauderhill, FL 33312

Telephone: 954-587-3755

Website: www.metrobroward.org

Program Description: MetroBroward is a one-stop small business success center for entrepreneurs seeking technical assistance. MetroBroward assists with: Small Business Development; Business Plans; Loans (Maximum \$35,000). *Must be in business for 1 year.

Small Business Assistance Information

Agency: Minority Business Development Agency

Service Area: National

Telephone: 404-730-3300

Program Description: The Minority Business Development Agency (MBDA-at the U.S. Department of Commerce is the only federal agency dedicated to advancing the establishment and growth of minority-owned firms in the United States. Through a network of minority business centers and strategic partners, MBDA works with minority entrepreneurs who wish to grow their businesses in size, scale and capacity. These firms are then better positioned to create jobs, impact local economies and expand into national and global markets. MBDA has spent more than four decades increasing the competitiveness of minority firms.

Agency: South Florida Regional Planning Council

Service Area: Broward and Miami-Dade Counties

Address: 3440 Hollywood Blvd., Suite 140, Hollywood, FL 33021

Telephone: 954-985-4416 office

Website: www.sfrpc.com

Program Description: The Council's mission is to identify the long-term challenges and opportunities facing Southeast Florida and assist the region's leaders in developing and implementing creative strategies that result in more prosperous and equitable communities, a healthier and cleaner environment, and a more vibrant economy. Maximum amount given: \$500K.

Agency: Wells Fargo SBA Financing

Telephone: 954-467-5546

E-mail: j.cvengros@wachovia.com

- Equipment Loan \$25K–\$1 Million
- Construction Loan \$50K–\$9 Million
- Business Real Estate \$50K–\$9 Million
- Business Acquisition or Expansion Loan up to \$2 Million
- Working Capital Debt Consolidation \$25K–\$1.75 Million
- Business Development Loan \$25K–\$1.75 Million

Agency: Broward County Transit**Service Area:** Broward County**Website:** www.broward.org/bct**Phone:** 954-357-8400**TTY:** 954-357-8302

Programs: Fixed Route Service: Broward County Transit (BCT) is committed to providing residents and visitors with transportation services. Services extend to customers with special needs due to age or disabilities. In accordance with the Americans with Disabilities Act (ADA), all BCT buses are wheelchair accessible and our bus operators provide assistance upon request. BCT is in the process of making all of our prioritized bus stops accessible over the next five years.

95 Express: a fast and convenient service to and from Broward County and Miami-Dade County on new, Wi-Fi accessible, hybrid articulated buses. The service will operate approximately every thirty minutes on weekdays during morning and afternoon peak travel periods.

Para-transit Services (TOPS): for persons with a physical, cognitive, emotional, visual or other disability which functionally prevents them from using our fixed-route service. To qualify, each applicant must go through an eligibility determination process. For information or an application, please call 954-357-6794.

Community Bus: Broward County Transit's (BCT) community bus service is designed to increase the number of destinations within city limits that residents can access through public transit. All community buses connect to BCT fixed routes and are wheelchair accessible and equipped with bike racks.

Utility/Telephone Assistance

Agency: AT&T

Service Area: Florida

Address: 600 N.W. 79 Avenue, Room 630, Miami, FL 33126

Program Description: Provides telephone installation assistance up to 50%, (Link-Up Program), as well a \$13.50 monthly credit on local phone bills (Lifeline Program).

Program Eligibility:

- 125% of the federal poverty level
- Household income level for a family of four not exceeding \$23,000
- Income level for an individual not exceeding \$11,225.
- Temporary Aid to Needy Families (TANF)
- Supplemental Security Income (SSI)
- Food Stamps
- Low-Income Home Energy Assistance Program (LIHEAP)
- Federal Public Housing Assistance

Agency: Family Success Administration Division

Service Area: Broward County

Address: 900 NW 31st Avenue, Suite 3000, Fort Lauderdale, FL 33311

Telephone: 954-357-5001

Web Site: www.broward.org/family

Program Description: Emergency assistance with utilities, rent, and mortgage is a service provided as part of the Family Success case management programs. The clients are assessed for need compared to other resources (client and community). When the need is determined, only then is the client provided emergency assistance. This assistance is meant to prevent loss of stable housing.

Intake Procedure for FPL Assistance: Picture ID, SS card, proof of income and loss of income and FP&L final notice required; walk-ins only accepted if disconnected.

Eligibility Requirements: LIHEAP is for households with members 5 years or younger, 60 or over, or disabled. Income must be 150% of federal poverty level. Call for eligibility requirements for other utility assistance programs.

Agency: Florida Public Service Commission

Service Area: Florida

Address: 2540 Shumard Oak Blvd., Tallahassee, FL 32399

Telephone: 850-413-6100 or 800-772-7288

Service Description: Link Up and Lifeline are federally funded programs which offer small telephone bill subsidies to low-income customers through local telephone companies. Only one telephone line per household is eligible. Sprint's Lifeline program offers a discount of up to \$13.50 on each monthly phone bill. Sprint's Link Up program has the same eligibility criteria, but it provides a 50% discount (up to a limit of \$30-on telephone connection charges, including the initial service visit and line activation fees. The telephone service must be listed in the name of the person who applies.

Program Eligibility: Clients receiving public assistance such as Medicaid, WAGES, SSI, Refugee Assistance, or Food Stamps are eligible.

Agency: Jewish Family Service, Inc. of Broward

Service Area: Broward County

Address: 100 S. Pine Island Road, Suite 230, Plantation, FL 33324

Telephone: 954-370-2140

Website: www.jfsbroward.org

Program Description: The agency offers specialized services for seniors and the disabled, such as individual and family counseling; in-home counseling; marriage and caregiver support groups; case management; community resources; information and referral services; temporary financial assistance for rent, food and utilities; dental bill payment assistance; and a Kosher food delivery program.

Program Services: Dental Bill Assistance, Dental Bill Payment Assistance, EHEAP, Electric Bill Payment Assistance, Financial Assistance, Utilities, Home-Delivered Meals, Meals, Rent Payment Assistance

Utility/Telephone Assistance

Agency: Junior Welfare Society

Service Area: Broward County

Address: P.O. Box 39646, Fort Lauderdale, FL 33339

Telephone: 954-296-2667

E-mail: Jws.projects@yahoo.com

Program Services: Offers rent and FPL assistance, clothing, appliances, car repairs, eyeglasses, furniture, food, diapers and medical supplies. Referrals for help are reviewed at the first of each month and are not carried over from month to month. Call the contact number and leave a voicemail to request a referral form. RESTRICTED REFERRAL: Junior Welfare Society is an all-volunteer organization that serves as an emergency resource for public and private social service agencies, offering one-time emergency assistance when all other alternatives have been exhausted and immediate help is needed furnishing readily available funds. Referrals must be made by a qualified social service agency only.

Agency: Palm Beach County Division of Human Services

Service Area: Palm Beach County

Address: 38754 State Road 80, Belle Glade, FL 33430

Telephone: 561-996-1630

Program Description: Provides services such as rental/mortgage assistance, utility assistance, food assistance and transportation. A 30-day Emergency Services Plan is developed, which includes a comprehensive assessment and office and home visits.



COMMISSIONER ON A MISSION
Commissioner Barbara Sharief, M.S.N, A.R.N.P.
Broward County Board of County Commissioners
Commission District 8

This public document was promulgated at a cost of \$2,105.00 or \$2.10 per copy,
to inform the public of services available in Broward County.