

**Veteran Resource Center** - (561) 422-8262  
**Veterans Service Office in Martin County** - (772) 288-5448

**Martin County Libraries**

An excellent resource for job hunting is your local library. You will find public computers with free internet, Microsoft Office and other programs, electronic databases and educational games.

**Blake Library** - (772) 288-5702  
2351 S.E. Monterey Road, Stuart, FL 34996

**Cummings Library** - (772) 288-2551  
2551 S.W. Matheson Avenue, Palm City, FL 34990

**Elisabeth Lahti Library** - (772) 597-4200  
15200 S.W. Adams Avenue, Indiantown, FL 34956

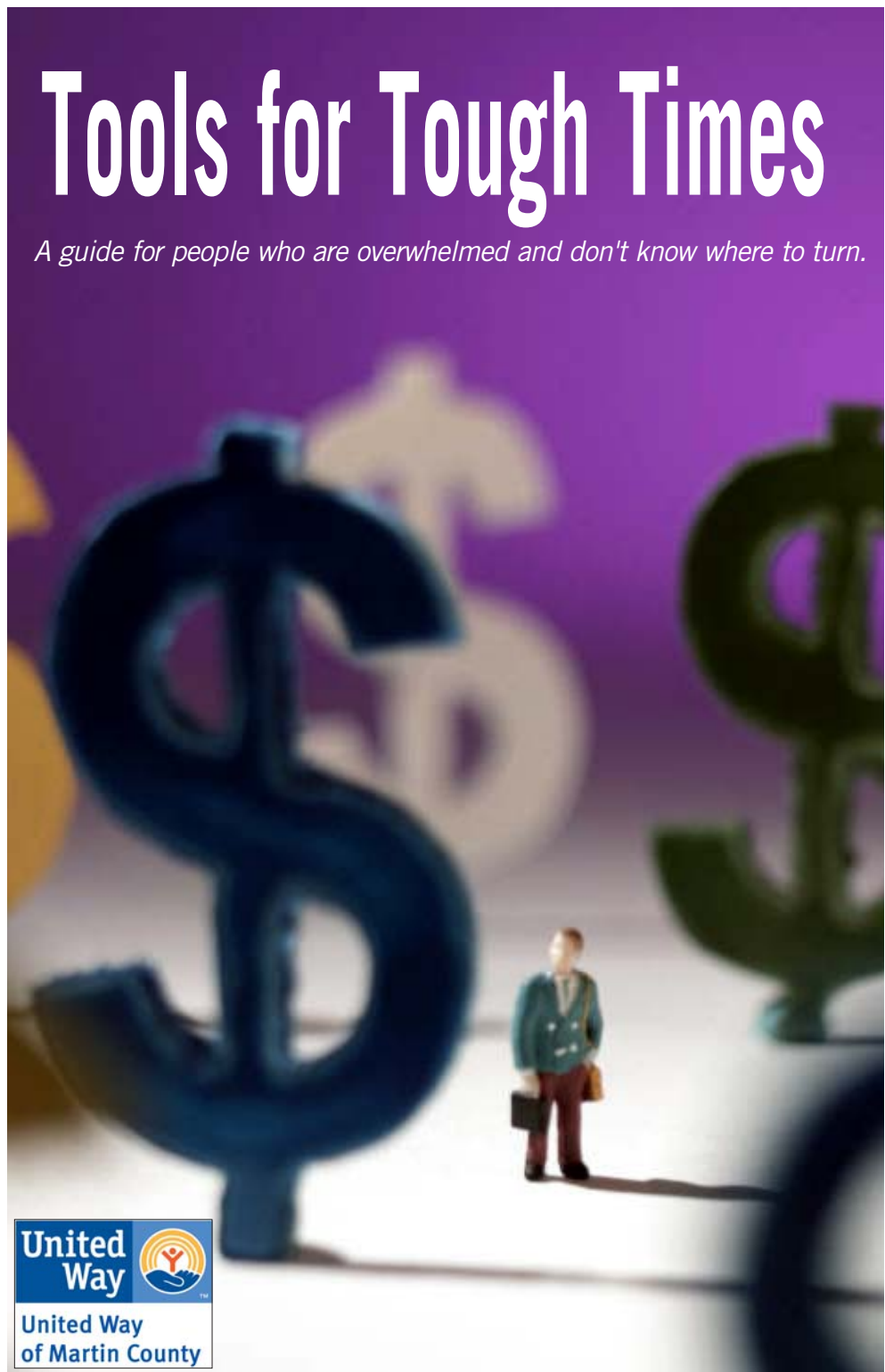
**Hobe Sound Public Library** - (772) 546-2257  
10595 S.E. Federal Highway, Hobe Sound, FL 33455

**Hoke Library** - (772) 463-2870  
1150 N.W. Jack Williams Way, Jensen Beach, FL 34956

**Robert Morgade Library** - Chastain Campus, Indian River State College, 5851 S.E. Community Drive, Stuart, FL 34997

# Tools for Tough Times

*A guide for people who are overwhelmed and don't know where to turn.*



# Who to Call / Where to Turn

Need help?

Are you looking for financial or food assistance, counseling, caregiver support, home delivered meals, someone to talk to about peer pressure, transportation, or other services offered in our community?

Or perhaps you'd like to donate furniture or clothes to those in need?

If so, you need to call 211, United Way of Martin County's referral phone line.

Funded by United Way, 211 has access to thousands of programs on the Treasure Coast providing up-to-date information and referrals to health and human services, telephone counseling, crisis intervention, and suicide prevention. Twenty-four hours a day, seven days a week, 211 provides quick and easy access to the public. The programs, projects and services United Way supports are registered with 211.

Just dial 2-1-1 on your phone to get access to the many services offered in our community. You can visit [www.211treasurecoast.org](http://www.211treasurecoast.org) for more information.

If it's a life-threatening emergency, always call 911. 2-1-1 is the free, easy-to-remember telephone number that's your best "first call" to quickly find the right source of help.



- Unemployed insurance information and benefits, which can be accessed by visiting [www.fluidnow.com](http://www.fluidnow.com) and clicking on "Employers and Job Seekers" or by calling (866) 482-4473.
- Equipment use - computers with internet access, telephones with long distance access and fax machines.
- Job search assistance
- Veterans employment assistance
- Adult education and GED classes
- Referral to other human services programs and community services.

Libraries also have resources to assist you in resume writing, college and trade school catalogs and other job search information.

## **Workforce Solutions Mobile Unit**

Located at the Robert Morgade Library in Stuart Tuesday and Thursdays and the Blake Library in Stuart Monday and Wednesday.

## **Workforce Solutions Jensen Beach**

1900 N.E. Ricou Terrace, Jensen Beach, FL 34957  
(772) 335-3030

## **Veteran's Assistance**

If you served in the armed services you might qualify for veteran's benefits.

## **Veterans Services Office**

435 S.E. Flagler Avenue, Stuart, FL 34994  
Workforce Solutions representatives are on site for Veterans assistance Tuesday, Wednesday and Thursday from 9 a.m. to 5 p.m.

CardRatings.com offers free educational materials and resources in addition to free credit card ratings and reviews. The U.S. Citizens for Fair Credit Card Terms maintains this Web site.

### **Federal Reserve Credit Card Repayment Calculator**

[www.federalreserve.gov/creditcardcalculator](http://www.federalreserve.gov/creditcardcalculator)

The Federal Reserve has created a Credit Card Repayment Calculator. Based on the information the user provides, the calculator will give an estimate of how long it will take to pay off the credit card balance. A second calculation helps the user develop a plan for paying off the balance sooner.

### **Social Security Administration's Retire Online**

[www.socialsecurity.gov/planners/about.htm](http://www.socialsecurity.gov/planners/about.htm)

The U.S. Social Security Administration offers a wide variety of new and important publications and other resources and tools for the public about retirement, benefits, and support for family members in the event of disabilities or death.

## **EMPLOYMENT / UNEMPLOYMENT**

Call (800) 204-2418 or [www.floridajobs.org](http://www.floridajobs.org) for information about unemployment claims. If you are changing fields, or it has been sometime since you have had to seek employment, you might want to take advantage of these services to assist you with your job search.

Formerly One Stop Career Center of Stuart, Workforce Solutions, 900 Central Parkway, (772) 223-2653, is here to help.

Workforce Solutions offers a variety of services to job seekers and employers, including:

The central information line is staffed by trained operators who can connect you with a wide range of community services.

Trained specialists answer your call and maintain a comprehensive database of health, welfare and recreation resources such as:

- Rent/Utility Assistance
- Food
- Legal Assistance
- Shelter
- Support Groups and more



## **Asking for Help**

Don't be afraid or uncomfortable asking for help.

You have paid into "the system" with your taxes and through support of local charitable organizations. If you have needs, you should not hesitate to ask for help. Remember, the purpose of these organizations is to provide this assistance.

Many people who have sought help from various agencies in times of need often volunteer at the same agencies when they are back on their feet.

## **Foreclosure**

Don't lose your home!

The U.S. Department of Housing and Urban Development has put together some resources to help. If you are facing a mortgage payment you cannot make or if you have fallen behind on your mortgage payments, the first step you should take is to contact your lending company directly.



Please do not ignore the letters or phone calls from your lender. The longer you wait to make the call, the fewer options you will have.

Going through the foreclosure prevention process can be complicated and you do not have to do it alone.

Below are some resources provided by the Florida Office of Financial Regulation.

**You can access the full list of resources at:**

[www.hud.gov/local/fl/homeownership/foreclosure.cfm](http://www.hud.gov/local/fl/homeownership/foreclosure.cfm)

**or by calling:**

(888) 995-HOPE (4673) for foreclosure prevention counseling or HUD-approved housing counseling agencies - counseling on buying, renting, defaults, foreclosures, credit issues, and reverse mortgages.

Consumer Credit Counseling Service (CCCS) counselors work with consumers to review their income and expenses, determine what they can afford to pay to address their mortgage

Groceries at a reduced price. Call (888) 819-3745, 2-1-1 or visit [www.angelfoodministries.com](http://www.angelfoodministries.com) for more information.

If you think you are eligible for unemployment compensation, file immediately! Compensation varies from person to person and is based upon the length of your past employment and most recent salary. Call 1-800-204-2418 for more information.

## **Social Security Benefits**



### **Social Security Administration**

7151 South U.S. Highway 1  
Port St. Lucie, Florida 34952  
Phone: (800) 772-1213 or (772) 336-2960  
Web site: [www.socialsecurity.gov](http://www.socialsecurity.gov)

If you are 62, you might be eligible for Social Security Benefits. The amount of your benefits will be reduced if you are under 65. The amount of benefits is based on your total lifetime earnings.

## **Banking**

### **Ask Doctor Debt**

[www.askdoctordebt.com](http://www.askdoctordebt.com)

The Association of Credit and Collection Professionals International's Education Foundation provides a free and confidential resource for helping consumers find solutions to credit and debt issues.

### **CardRatings.com**

[www.cardratings.com](http://www.cardratings.com)

Assistance are submitted through the Florida Department of Children & Families ACCESS Florida Program which is now online at [www.myflorida.com/accessflorida](http://www.myflorida.com/accessflorida). Call (866) 762-2237 or 2-1-1 for more information.

Computers, phone lines and fax machines are available at the ACCESS Florida Storefront or anyone of the agencies community partners listed below.

### **ACCESS Florida Storefront**

1111 S. Federal Highway, Suite 108, Stuart, FL 34994  
Phone: (866) 762-2237

### **ACCESS Florida Community Partners in Martin County:**

#### **Whole Child Connection of Martin County**

3257 S.E. Salerno Road, Port Salerno, FL 34997, (772) 463-2168

#### **Florida Community Health Center**

16008 S.W. 153rd Street, Indiantown, FL 34956  
Phone: Indiantown - (772) 597-3597  
Phone: Fort Pierce - (772) 461-1402

#### **Workforce Solutions Mobile Unit**

Located at the Robert Morgade Library in Stuart Tuesday and Thursdays and the Blake Library in Stuart Monday and Wednesday.

#### **Workforce Solutions Jensen Beach**

1900 N.E. Ricou Terrace, Jensen Beach, FL 34957  
(772) 335-3030

#### **Angel Food Ministries**

19.



delinquency, and determine the best course of action for their family.

In many cases, the counselor will then call the lender on the client's behalf and all three will discuss possible solutions.

Based on the client's individual circumstances, the lender might offer one or six options to help them bring their mortgage payments up-to-date and avoid foreclosure: Reinstatement, Partial Reinstatement, Repayment Plan, Forbearance, Loan Modification, Refinance.

CCCS also provides confidential budget counseling, money management education, debt management programs, bankruptcy counseling, and education.

Counseling in English or Spanish is available 24 hours a day, 365 days a year by calling (800) 251-CCCS.

### **Urban League Palm Beach County Empowering Communities. Changing Lives.**

Free Foreclosure Mitigation Counseling

**Phone:** (561) 833-1461, ext. #3000

**WHEN:** 9:30 to 5 p.m. Mondays by Appointment Only

**WHERE:** Community Services, 435 S.E. Flagler Avenue, Stuart, FL 34994

Tips For Consumers On Avoiding Foreclosure "Rescue" Scams provided by the Florida Office of Financial Regulation

4.



are available at [www.flofr.com/Director/ForeclosureHelp.htm](http://www.flofr.com/Director/ForeclosureHelp.htm).

## Foreclosure "Rescue" Scam

Many Americans who have fallen behind on their mortgage payments are being targeted for so-called foreclosure rescue" or "prevention" scams.

If you are facing foreclosure you should be wary of solicitations offering to assist you in stopping or preventing foreclosure. If the assistance sounds too good to be true or if it sounds too simple, it usually is.

You should be cautious before agreeing to or signing anything from someone other than your lender or servicer, which states they can assist you in preventing or stopping a foreclosure.

## What is a Foreclosure "Rescue" Scam?

Simply put - it is where a company or person promises to help save your home from foreclosure, but is actually intent on stealing your home or most of the equity you have accumulated in your home.

There are several types of Foreclosure Rescue Scams you should be aware of:

- **Foreclosure Prevention Specialist** - A phony foreclosure counselor.
- **Phantom Help** - Charges high fees for work the homeowner could do themselves.

5.

through the State of Florida Department of Community Affairs provides specific program services for the low income families of Florida. The program mission is to reduce heating and cooling costing by improving the energy efficiency of the home, enabling low-income families to permanently reduce their energy bills.

**Where to apply if you live in Palm Beach, Martin, St. Lucie or Indian River counties:**

### **Indiantown Non-Profit Housing, Inc.**

PO Box 456, Indiantown, FL 34956

Toll Free: (877) 212-0309

Phone: (772) 597-3667

Fax: (772) 597-4635

Email: [dginphi@onearrow.net](mailto:dginphi@onearrow.net)

Web site: [www.inphihousing.org](http://www.inphihousing.org)



### **Unemployment Benefits**

Call (866) 482-4473 for more information or apply online at [www2myflorida.com/fluid/](http://www2myflorida.com/fluid/).

### **Food Stamps, Temporary Cash Assistance or Medicaid**

Food Stamps might be available to low-income families and can be used to buy food.

Eligibility for Food Stamps is based on the Federal Poverty Guidelines and eligibility for the program is determined by DCF's ACCESS Florida Program. The amount of Food Stamps a family can receive depends on family size, income and available assets.

Applications for Food Stamp, Medicaid and Temporary Cash

18.

Don't wait until you receive a shut-off or eviction notice. Your landlord/mortgage holder and other creditors will be more willing to work with you if they believe that you are keeping them informed and that you intend to continue to meet your obligations. So, let them know what's going on early in the process.

Try to make at least partial payment on what you owe to show good faith. Avoid making new credit purchases, and don't bounce checks. This will save you interest charges and prevent you from over-extending yourself.

## Budget

**Consumer Credit Counseling Center** - Stuart (800) 330-2227

CCCS also provides confidential budget counseling, money management education, debt management programs, bankruptcy counseling and education.

Counseling in English or Spanish is available 24 hours a day, 365 days a year.

Free personal budgeting kits from the University of Florida Martin County Extension Service in Stuart are available by calling (772) 288-5654.

A personal budgeting kit is also available to download at [http://martin.ifas.ufl.edu/family\\_and\\_consumers.shtml](http://martin.ifas.ufl.edu/family_and_consumers.shtml) with worksheets to get you organized.

## Weatherization Program

The Weatherization Assistance Program (WAP) provided 17.

- **Lease/Buy Back** - Homeowners are deceived into signing over the deed to their home.
- **False Bailout** - The homeowner is led to believe they can rent their home from the new owners and eventually repurchase the home.
- **Bait and Switch** - The homeowner thinks they are signing new mortgage documents, but are actually signing over the deed to their home.

Visit [www.flofr.com/Director/ForeclosureHelp.htm](http://www.flofr.com/Director/ForeclosureHelp.htm) for a full set of links for more information on Foreclosure "Rescue" Scams and how to avoid becoming a victim.

## Mediation

This is handled by The Collins Center for Public Policy. They will call you to schedule your appointment.

**Contact information for the Collins Center can be found at** [www.collinscenter.org](http://www.collinscenter.org) or [questions@collinsmediation.org](mailto:questions@collinsmediation.org)

### Loan Modifications:

Loan Modification information can be found at [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).

## Health

### Medical Assistance

**Martin County Health Department**  
3441 S.E. Willoughby Boulevard,  
Stuart, FL  
Phone: (772) 221-4000



## **Indiantown Clinic**

16401 West Farms Road, Indiantown, FL

Phone: (772) 597-3687

## **Medicaid**

Medicaid is a program that provides medical coverage to low income families who have children in the home younger than 18 years old or disabled persons or individuals age 65 and older.

Eligibility for Medicaid is based on income and technical factors of the program. Medicaid eligibility in Florida is determined by the Department of Children and Families (DCF) ACCESS Florida Program.

Applications for Medicaid can be completed on-line. If you do not have a computer the ACCESS Florida Storefront has computers available, fax machines and phone lines available for applicants.

DCF has also partnered with other agencies called, "Community Partners," who have computers available for the application process.

### **ACCESS Florida Storefront**

1111 S. Federal Highway, Suite 108, Stuart, FL 34994

Phone: (866) 762-2237

### **ACCESS Florida Community Partners in Martin County:**

#### **Whole Child Connection of Martin County**

3257 S.E. Salerno Road, Port Salerno, FL 34997

Phone: (772) 463-2168

## **Legal Services**

If you need legal counsel and cannot afford an attorney, but meet eligibility requirements, limited low-cost help is available. Call (800) 277-7680, visit [www.frls.org](http://www.frls.org) or contact the following agency for legal advice, counseling and representation in civil matters:

### **Florida Rural Legal Services, Inc.**

3210 Cleveland Avenue, P.O. Box 219, Fort Myers, FL 33901 (239) 334-4554

## **FINANCIAL STABILITY Dollars & Sense**

Unemployment, even temporary, is probably one of the most difficult experiences to endure.

Losing your job is traumatic, especially if it affects your entire family's income. Knowing where to turn and taking control of your situation can reduce the impact on you and your family.

### **Money Management**

If you have already lost your job, don't try to hide your situation from creditors.

Begin by notifying them and try to work out a payment plan. Creditors can rewrite contracts, lower payments, accept interest only payments, and sometimes grant delays in payments.



## Martin County Community Kitchens

**Sunday** - Immanuel Lutheran Church Palm City (772)287-8188

**Monday** - The Carpenter's Kitchen, St. Joseph's Catholic Church, 1200 East 10th Street, Stuart, FL. (772) 287-2727 - 5 to 6 p.m.

**Tuesday** - Manna Kitchen, First United Methodist Church 1500 S. Kanner Highway, Stuart, FL. (772) 781-0223

### **Wednesday**

- St. Mary's Kitchen, St. Mary's Episcopal Church, 623 E. Ocean Boulevard, Stuart, FL. (772) 287-3244 - 5 to 6 p.m.
- Bread of Life Kitchen, St. Martin DePorres Catholic Church, 2555 N.E. Savannah Road, Jensen Beach Boulevard, Jensen Beach, FL (772) 334-4214 -5 to 6 p.m.

**Thursday** - His Servants Place, Redeemer Lutheran Church 2425 E. Ocean Blvd., Stuart, FL (772) 286-0911

**Friday** - (772)288-1471- **Salvation Army**

**Monday - Saturday - Lunch 1 p.m.**

- Love and Hope in Action (LAHIA)  
S1760 SE Salerno Road, Stuart (772) 781-7002  
(772) 546-3303 4:30 p.m. to 5:30 p.m.

## **Meals on Wheels - Council on Aging**

(772) 223-7825

Meals on Wheels provides a hot, noontime meal to residents 60 years or older who meet criteria and are unable to shop or cook.

Hot meals are delivered to the home Monday through Friday, with weekend meals available upon request.

## Florida Community Health Center

16008 S.W. 153rd Street,

Indiantown, FL 34956

Phone: Indiantown - (772) 597-3597

Phone: Fort Pierce - (772) 461-1402



## **Workforce Solutions Mobile Unit**

Located at the Robert Morgade Library in Stuart Tuesday and Thursdays and the Blake Library in Stuart Monday and Wednesday.

## **Workforce Solutions Jensen Beach**

1900 N.E. Ricou Terrace, Jensen Beach, FL 34957  
(772) 335-3030

*\*The Social Security Administration determines disability for individuals and once determined disabled federal Medicaid may be included applications must be submitted through the Social Security Administration Office.*

## **Florida KidCare**

Florida KidCare is Florida's children's health insurance program for uninsured children under age 19.

It includes four different parts, or programs: MediKids, Health Kids, Children's Medical Services and Medicaid.

Fill out an application at the Health Department, call (888) 540-5437, call 2-1-1 or visit [www.floridakidcare.org](http://www.floridakidcare.org) for more information.

## CHILDCARE RESOURCES

### Whole Child Connection - Martin County

*Connecting Kids to a Community of Services*

P.O. Box 2187, Stuart, FL 34995-2187

(772) 221-2313

"A Whole Child Community" believes that:

- All Children should have the opportunity to grow to be healthy, contributing members of society.
- Parents have primary responsibility for raising their children.
- The community is a partner with parent in this endeavor.
- The community must pay attention to all dimensions of a child's and the parents' well-being.

Visit [www.wholechildmartin.com](http://www.wholechildmartin.com) to access this free service.

## Mental Health Counseling Services

### New Horizons

1111 S.E. Federal Highway,  
Suite 230, Stuart, FL 34994  
(772) 221-4088

### Catholic Charities

1111 S.E. Federal Highway,  
Stuart, FL 34994  
(772) 221-3995 or (772) 283-054



### House of Hope

Provides emergency financial assistance; clothing and household necessities including furniture, beds, major appliances; canned and non-perishable food in quantities enough for 4 -5 days for the hungry. Seniors can receive food twice per month for life, others for as long as emergency lasts and they are working towards resolution.

### Hobe Sound - (772) 545-9342

11690 SE Federal Highway

Tuesday through Friday from 9 a.m. to 4 p.m., and Saturday from 9 a.m. to 3 p.m.

### Indiantown - (772) 248-2051

15549 SW Warfield Blvd.

Tuesday through Friday from 9 a.m. to 4 p.m., and Saturday from 9 a.m. to 3 p.m.

### Jensen Beach - (772) 225-1060

1090 Jensen Beach Boulevard

Tuesday through Friday from 9 a.m. to 4 p.m., and Saturday from 9 a.m. to 3 p.m.

### Stuart - (772) 286-4673

2484 S.E. Bonita Street

Monday through Friday from 9 a.m. to 4 p.m.

### Salvation Army Office

901 Johnson Avenue

Stuart, Florida 34994

Phone: (772) 288-1471 or (772) 223-1815

### Society St. Vincent DePaul

Hobe Sound, (772) 546-2492

communal meal services.

## **Rental/Mortgage, Utility Assistance & Temporary Housing**

There is a great demand for emergency assistance for rent and utilities. Some help is available. Generally, you will only receive emergency rental and/or utility assistance once every 12 months and often will have to produce a shut-off notice.

### **Emergency Assistance Resources**

#### **Affordable Rental Housing Assistance**

15518 S.W. Osceola Street, Indiantown, FL  
Phone: (772) 597-3667 or (877) 212-0309

#### **Low Income Housing**

Visit <http://floridahousingsearch.org/> to find information for tenants listed under:

- Find Housing
- Find Assisted Living Facilities
- Find Adult Family Care Homes
- What can you afford to rent?

After choosing the area of interest it will show you the local low income housing units, unit size, rent, deposit required, and availability.

#### **Community Services Block Grant**

Provides one time emergency financial assistance for rent, electric and water.

2401 S.E. Monterey Road, Stuart, FL 34996, (772) 288-5629

## **Free Discount Prescription Cards**

### **Family Wize Card**

Cards can be obtained from the United Way office at 10 SE Central Pkwy, #101, Stuart., (772) 283-4800, during business hours. People with Internet access can also print a card by visiting [www.FamilyWize.com](http://www.FamilyWize.com).

Most pharmacies across the United States honor the cards and there is no cost for the card or eligibility requirements.

Through a partnership with FamilyWize this discount card can save an average of 20 percent off the full retail of prescription medication.

### **NACO Card**

The National Association of Counties (NACO) prescription card can be found at many locations throughout Martin County.

It is through Caremark and is simple to use. When you present it to a participating pharmacy, you can save an average of 20 percent on your prescription medicine.

Finding a pharmacy is easy, simply visit [www.caremark.com/naco](http://www.caremark.com/naco) to view participating pharmacies, plus price estimates and check drug information. Call (877) 321-2652 for more information.

Some of the locations the card can be found are Martin County Administrative Center, all Martin County libraries, Office of the: Tax Collectors, Clerk Of Courts, Property Appraiser, Elections Offices, Health Department, Indian River State College, as well as most participating pharmacies.

## **Volunteers in Medicine Clinic**

417 S.E. Balboa Avenue, Stuart, FL 34994, (772) 463-4128  
Free medical care to Martin County residents who do not have insurance, Medicaid or Medicare and who fall below the 150 percent federal poverty level.

## **Women, Infants, and Children Supplemental Program**

Women, Infants, and Children (WIC) Supplemental Program provides supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk.



Participants must meet income guidelines or participate in Medicaid, Food Stamps or WAGES/TANF. Applicants are required to show current proof of income, identify and address.

Appointments are available Monday, Wednesday, Thursday, Friday from 8 a.m. to 5 p.m. and Tuesdays from 9 a.m. to 6 p.m.

WIC is located at the Martin County Health Department 3441 S.W. Willoughby Boulevard, Stuart, FL 34997. Call (772) 221-4986 for more information.

## **Alcohol and Drug Abuse**

There are many programs that can help if you or someone you know is abusing alcohol or drugs:

- Call 2-1-1
- Call Alcoholics Anonymous, Martin County at (772) 283-9337
- Call Mental Health Association Crisis Line at (772) 562-2000
- Martin County Board of County Commissioners
- Intergovernmental and Community Relations
- Drug Court Program
- Mental Court Program

Call (772) 288-5641 or (772) 419-6932 and leave a message for more information regarding these programs.

## **Domestic Violence**

Call 9-1-1 during any violent situation. You can also contact Safespace at (772) 223-2399 or (800) 500-1119 for emergency services for victims of domestic violence and their children. No fees are charged.

## **FINANCIAL STABILITY**

### **Shelter, Utilities, Food**

Limited, one-time financial assistance for rent, mortgage, utilities and food is available from agencies throughout Martin County.

Each agency has its own eligibility requirements. In addition, many of these organizations provide vouchers which can be exchanged for goods, services including food, gasoline, etc. Several operate food pantries and will provide groceries or surplus commodity items, as well as offering information on