

## Veteran's Assistance

Brevard County Veteran's Service Team 633-2012

A Veteran employment specialist is available at Brevard Job Link. (504-7600)

### Resource Reference Guide

#### STRETCHING YOUR DOLLARS

Consumer Credit Counseling 636-9210/259-1070

Temporary Assistance for Needy Families (TANF)

Food Stamps

South Brevard 984-4780

North/Central Brevard 690-3710

#### EMPLOYMENT ASSISTANCE

WENDI Job Training Program/Success Center 433-7530

Brevard Job Link 504-7600

#### BASIC NEEDS/EMERGENCY ASSISTANCE

Brevard County Community Action Team 633-1951

Catholic Charities 636-6144

Child Support Hotline 800-622-5437

Cocoa Public Housing 636-8535

Domestic Violence Hotline 800-500-1119

Melbourne Public Housing 254-1724

Titusville Housing Authority 267-7288

Meals on Wheels 639-8770

Brevard County Public Health:

South Brevard 726-2920

Central Brevard 634-6305

North Brevard 383-2795

Appointment Desk 637-7300

Brevard County Legal Aid 631-2500

South Brevard Sharing Center 727-8581

Central Brevard Sharing Center 631-0306

North Brevard Sharing Center 269-6555

#### MENTAL HEALTH/ADDICTIONS

Alcoholics Anonymous 800-477-6751

Narcotics Anonymous 800-234-0420

Center for Drug Free Living 637-1866

Family Counseling Center 632-5792

Circles of Care 634-2464/722-5200

Circles of Care Crisis Unit 722-5257

Intervention Services 639-1224

Fl. Institute of Technology Psych Services 727-9956

Catholic Charities Counseling Center 636-6144

# Help For Difficult Times

A guide for individuals and families facing challenging economic and employment-related issues.



Thanks to 211 Brevard, Brevard Workforce Development Board and Brevard Job Link for their assistance with the information in this booklet.

For additional copies of this booklet please contact United Way of Brevard.

## Help for Difficult Times

This booklet is for people who are facing challenges - challenges such as the loss of a job, possible foreclosure, high medical costs or many other serious issues currently affecting Brevard residents.

Being uncertain of what the future holds is a feeling most people find quite uncomfortable. You may find yourself very anxious and emotional or experience difficulty dealing with situations you would normally handle with ease. Rest assured that these are all very normal feelings.

Our nation is suffering from an economic crisis. Rising prices and interest rates, coupled with job losses and deflation of home prices have caused an increase in the number of people filing for foreclosures and bankruptcies. Florida has, unfortunately, born a large burden of this financial crisis.

## The Good News

To help cushion the hard impact of the housing fall, a myriad of legislations and programs have been created to help mitigate further negative impact. Organizations within our community are very closely monitoring legislative reforms and are offering services to help homeowners protect their homes.

If you have lost your job or are facing future job loss you may find yourself with a lot of options: retraining, the chance to change careers, to do something new... this booklet will provide you with information and suggestions to help get you started.



2-1-1 Brevard provides 24-hour daily access to information on health and human services available through local non-profit organizations and county government here in Brevard.

***To get help or to give help, dial 2-1-1 or call 632-6688.***

*Organizations providing financial assistance, food, and shelter:*

### **South Brevard**

<i>South Brevard Sharing Center</i> .....	727-8581
<i>The Salvation Army - Melbourne Corps</i> .....	724-0494
<i>Catholic Charities</i> .....	636-6144
<i>Sharing Center - Palm Bay</i> .....	676-2965

### **Central Brevard**

<i>Central Brevard Sharing Center</i> .....	631-0306
<i>The Salvation Army - Cocoa Corps</i> .....	632-6060
<i>Catholic Charities</i> .....	636-6144

### **North Brevard**

<i>North Brevard Charities Sharing Center</i> .....	269-6555
<i>The Salvation Army - Titusville Corps</i> .....	269-3110
<i>Catholic Charities</i> .....	636-6144

## Legal Services

If you need legal counsel, limited low-cost help is available. The following agencies provide legal advice, counseling, and representation in civil matters for people who can't afford an attorney and who meet eligibility requirements:

### **Brevard County Legal Aid**

<i>Central/North Brevard</i> .....	631-2500
<i>Community Legal Services of Mid-Florida Inc.</i> .....	636-3515

## Health/Dental Assistance

Don't let difficult financial times affect your health. If you need medical attention, you may be able to receive help from the Brevard County Public Health Unit. Call for information.

<i>South Brevard</i> .....	726-2920
<i>Central Brevard</i> .....	634-6305
<i>North Brevard</i> .....	383-2795
<i>Appointment Desk</i> .....	637-7300

*Other numbers:*

<i>Kid Care</i> .....	888-540-5437
<i>Brevard Health Alliance</i>	
<i>Cocoa</i> .....	639-5177
<i>Melbourne</i> .....	733-2021
<i>Palm Bay</i> .....	722-5959
<i>Palm Bay Pediatrics Clinic</i> .....	676-5996

If you might lose a job where you are covered under a group insurance plan, check with the personnel or benefits office to see if your coverage will continue for a period of days or weeks, or if you can stay in the plan at your own expense. If you have lost your health coverage, speak to your doctor or hospital about creating a payment plan.

## Social Security Benefits

### *Social Security Client Services*

<i>South Brevard</i> .....	255-5510
<i>Central Brevard</i> .....	639-2656
<i>North Brevard</i> .....	268-8218
<i>or call</i> .....	(800) 772-1213

If you are over 62, you may 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.

## Child Care

You may need increased or different child care arrangements. Information on affordable child care is available.

<i>Child Care Association</i> .....	634-3514
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## Temporary Assistance for Needy Families (TANF) Food Stamps

TANF provides cash for families when divorce, separation, death, disability or unemployment deprives a child of the financial support of one or both parents. Families receiving TANF are automatically eligible for Medical Assistance and are usually eligible for Food Stamps.

Food stamps are available to low-income families and can be used to buy food. The amount of food stamps a family can receive depends on family size and income.

Applications for both programs are handled through the following Florida Department of Children & Families Public Assistance Applications Units:

Department of Children and Families .....	690-3710
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## Financial Assistance – Shelter, Utilities, Food

Limited, one-time financial assistance for rent, mortgage, utilities and food is available from several agencies throughout Brevard County. Each agency serves a particular geographic area of the county and has its own eligibility requirements.

In addition, many of these organizations provide vouchers which can be exchanged for goods or services including food, gasoline, etc. Several operate food pantries and will provide groceries or surplus commodity items, in addition to offering communal meal services.

## First Things First - Dollars & Sense

### Evaluating Your Finances

If you are experiencing a reduction of income you will need to employ very careful money management techniques. There are resources in the community to help you, but the first step is up to you.

If you are expecting layoffs, plan your budget in advance and STICK to it. Start by setting up a plan that covers your basic needs, and pay your bills in priority order: shelter, utilities, food, clothing, and medical care. Consider temporarily eliminating other things, such as cable TV, specialized phone services, etc.

### Money Management

If you are experiencing a reduction in income, don't try to hide your situation from creditors. Your very first step should be to notify creditors and try to work out a payment plan. Creditors can rewrite contracts, lower payments, accept interest payments only, and sometimes grant delays in payments.

*Hope Now* is an alliance between financial counselors, loan servicers, and other mortgage participants that encourages anyone who is delinquent on their home loan to start the communication process. They have a program, called Project Lifeline, targeted to homeowners 90 days or more delinquent, and provides them with a step-by-step approach to find individual solutions to individual problems. For more information about Hope Now, visit [www.HopeNow.com](http://www.HopeNow.com).

Your landlord or 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 try your best to meet your obligations. But you must let them know what is going on as early in the process as possible. Try to make at least a partial payment on what you owe to show good faith. Avoid making new credit card purchases and don't bounce checks.

<i>Consumer Credit Counseling Center</i> .....	636-9210 • 259-1070
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## Don't Forget Your Feelings

Financial pressures place stress on individuals and families. You can't help feeling low. It is important for you to recognize those feelings and deal with them.

Panic:	What am I going to do now?
Helplessness:	There's nothing I can do about anything.
Guilt:	Something must be wrong with me.
Blame:	It's your fault I'm in this situation.
Pressure:	My spouse keeps pressuring me and it makes me feel worse. My kids still have the same needs.
Fear:	I'm not going to be able to pay my bills.
Embarrassment:	I've never had to ask for help before.
Depression:	What's the use? There's no hope.

Putting on a mask, pretending you're not worried or frightened, will only make things worse for you and everyone close to you. You can deal with your feelings in different ways. Keep physically active to relieve tension. Expand yourself by volunteering, developing hobbies or other interests. Give yourself some time alone. Share your feelings with people who will support you. This may be done by joining a support group with others who are experiencing a change in status such as unemployment, giving you the opportunity to share your feelings and strategies. If possible, participate in professional organizations or networking groups which may provide you with early leads to potential employment.

If you have a family, they will also be affected by a change in status, especially if you are the primary financial provider. They may have a hard time adjusting to cutbacks, and be worried about the future. According to the level of their understanding, include children in your plans and in discussions about the need to spend less money.

## Counseling Services

When you are experiencing difficult times, it is normal to experience the emotions of anger, sadness/depression, and fear. These feelings are usually temporary. If the feelings don't fade, you may benefit by seeking professional help.

In addition to private therapists, there are several organizations which offer low-cost and sliding fee scale counseling services. Also, 2-1-1 Brevard operates a 24-hour helpline available at no charge.

2-1-1 Brevard .....	dial 211 • 632-6688
Family Counseling Center .....	636-CARE • 632-5792
Circles of Care .....	634-6264 • 722-5200
Catholic Counseling Center .....	636-6144
Florida Tech Community Psychological Serv. ....	727-9956
South Brevard Women's Center .....	242-3110
Consumer Credit Counseling Service .....	636-9210 • 259-1070

## Asking For Help

If you have never had to ask for help before, you may not have any idea where to go. There are many resources available from governmental, private, and religious organizations for which you may be eligible. 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 a need, you should not hesitate to ask for help. Remember that the purpose of these organizations is to provide this assistance. Many people find themselves out of work at some time – you are not the only one asking for help! If you don't like the idea of receiving a “handout,” bear in mind that you can often volunteer your time to help at agencies, or you can certainly repay them for their assistance when you are back on your feet.

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

## Finding Help/Employment Services

If you are changing fields, or it has been some time since you have had to seek employment, you may want to take advantage of the following services.

### ***Brevard Job Links are at the following locations:***

South Brevard - 5275 Babcock Street, NE, Palm Bay .....	504-7600
Central Brevard - 801 Dixon, Blvd., Suite 1100, Cocoa .....	504-7600
North Brevard - 1311 N. US1, BCC Campus, Suite 141, Titusville ..	504-7600
Brevard Job Link is toll free in Brevard	www.brevardjoblink.org

**One-Stop Centers:** Brevard Job Link is a network of "one-stop" career centers offering a variety of services to job seekers and employers. These services are:

- Unemployed Insurance Information & Benefits which can be accessed in one of the following ways:
  - On-line at <http://www.floridajobs.org/unemployment/> .  
Click on Employers and Job Seekers.
  - By phone - 1-800-204-2418
- Equipment use: Computers with Internet access, telephones, and fax machines.
- Job Search Assistance
- Veterans Employment Assistance
- Adult Education & GED Classes
- Referral to other Human Service Programs and Community Services.

Brevard Workforce Development Board, Inc. administers programs for Brevard Job Link.

*WENDI Success Center* .....

433-7530

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