

Recession Survival Guide

Financial stress affects most of us. But many of us are living with severe financial stress, the type resulting from a financial crisis, which can be difficult to manage if you don't know what to do. Not being able to pay your bills, having your hours cut, and losing your job are traumatic life events, 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.

Who to Call / Where to Turn

- 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. The central information line is staffed by trained operators who can connect you a wide range of community services. Dial 2-1-1 to connect to resources. 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

Mental Health Association Walk-In Center

The Center is open Monday through Thursday, 9:00 a.m. to 7:00 p.m.; Friday 8:00 a.m. to 6:00 p.m.

Located at: 820 37th Place, Vero Beach, FL 32960. Call 569-9788. Fees are based on a sliding scale and no one is turned away for inability to pay.

- See a professional counselor immediately
- Learn ways to relieve your stress, anxiety and depression
- Find out about local support groups
- Consult with experienced children's therapists

Basic Needs

Unemployment Benefits

Phone: 866-482-4473 or apply online at <https://www2.myflorida.com/fluid/>

Food Stamps, Temporary Cash Assistance Or Medicaid

You can apply for benefits on-line at <http://www.myflorida.com/accessflorida/>. If you do not have access to a computer, you can go to FDC&F, 1436 Old Dixie Hwy, M_F 8-5, or to the library or call and make an appointment at one of the sites listed and they can help you fill out your application:

- Economic Opportunities Council, phone: 569-1030, ext 10.
- Treasure Coast Homeless Services Council, phone: 567-7790
- Trinity Episcopal Church, phone: 567-1146.

Rental/Mortgage & Utility Assistance

There is a great demand for emergency assistance for rent and utilities. Some help is available.

Generally, you can only receive emergency rental and/or utility assistance once every 24 months and often will have to produce a shut-off notice.

- County assistance: Rental and/or utility assistance becomes available the first of the month, but runs out quickly. Call Indian River County Human Services the last business day of the month to schedule an appointment. Their phone: 226-1422.
- Economic Opportunities Council, phone: 569-1030, ext 10.
- Community Church, tel: 562-3633
- Salvation Army, phone: 978-0265
- Senior Resource Association, emergency utility assistance for those age 60+, call for eligibility requirements: 569-0763"

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Food Assistance

Angel Food Ministries

Angel Food is available in a quantity that can fit into a medium-sized box at \$30 per unit -- one unit of food assists in feeding a family of four for about one week or a single senior citizen for almost a month. Each month's menu is different than the previous month and consists of both fresh and frozen items with an average retail value of approximately \$60. Available through Central Assembly of God, phone: 473-0969

SHARE Food Network

Through Community Church. Buy meat and other food items in bulk at deeply discounted prices. Open to anyone who eats! You must pay cash or Food Stamp EBT card in advance, no checks or charge. A minimum order of \$6.00 is necessary. Monthly menus can be obtained from the website at: www.covb.org. You place your order and pre-pay in the middle of the month, and then pick up your order at the end of the month. Call 562-3633.

Harvest Food & Outreach Center

Low-income families can receive food for a minimal contribution. Individuals and families choose the food they would like, and we supplement with free goods, including bread and eggs weekly, and produce and juice as available. Call 770-4142. M-Sat 9 - 6, 1050 Old Dixie Hwy SW. www.harvestfoodoutreach.org

Social Entree Meals: Senior Resource Association, 569-0760 Ext. 110. 694 14th Street, Vero Beach. For residents 60 years or older who meet criteria. Fair share donations accepted. Call to reserve. Social Entree Meals sites: Senior Center, 686 14 St. VB, Senior Center, 815 Davis St., Sebastian, Gifford Community Center, 4855 43rd Ave, Wabasso Church of God, 8710 64th Avenue.

Food Banks

Fellsmere Community Enrichment Program
10074 Esperanza Circle
Fellsmere, FL 32948
772-571-0031

Hours: 9 a.m. to 2 p.m. Mon-Friday

Food Pantry of Indian River County
2226 15th Street
Vero Beach, FL 32960
772-770-2068

Provides 3 days of food once a month. Bring proof of residency. Hours: M, T, W, F 9 a.m. to 1 p.m., Tues & Thurs 2-5p.m.

Our Father's Table Soup Kitchen 4221
28th Ave. Gifford 562-6268 Hours: M&F
11- 1:00, Tues. &Thurs. noon-1:00
M-W-F take out available
Call first for schedules & avail.

Care House –Church of Christ
3306 20th St. Vero Beach
567-2465
Hours: Every other Wednesday
10:00 am – 12:00 noon

House of God Oslo
685 9th Street
Vero Beach, FL 32961
772-778-6622

Operation Hope
12285 CR 512

Fellsmere, FL 32948
772-571-0003
Distributes food the 1st and 3rd Saturday
of every month, 6 p.m.

Our Lady of Guadalupe
CR 512, Fellsmere, FL 32948
772-571-9875
Distirbutes food and clothes every Thurs.
4 p.m. to 6 p.m.

Salvation Army of Indian River
2655 5th Street SW
Vero Beach, FL 32962
772-978-0265

Distributes food & clothing. They conduct
an intake interview to determine needs,
bring social security cards for every per-
son in family. Hours: Tues - Friday 9 a.m.
to 11:30 a.m., 1 p.m. to 3:30p.m.

St. Helens Catholic Church
2025 20th Ave.
Vero Beach, FL 32960
772-567-5193

Food pantry, Monday - Friday,
9 a.m. to 1 p.m., can also help with
prescriptions.

The Source
1015 Commerce
Vero Beach, FL 32960
772-978-0601

Provides hot meals 3 times a day
Mon, Tues, Thurs, Friday (closed
Wed). Breakfast & lunch Saturday
and Sunday. Food pantry items and
clothing also available. Recipients
need to fill out an intake form.

Roseland United Methodist Food
Pantry
12962 Roseland Rd. Sebastian
589-3035

Hours:M-W-F 10:00-1:00
Free to North County residents and
those living south of Grant.

The Lord's Table Soup Kitchen
Bethel AME Church,
1056 Lincoln Street, Fellsmere
571-1125 Hours: M – F 11:00-noon.
Free meals served.

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Medical Assistance

Health Department

Indian River County Health Department provides medical care to all Indian River County residents, with payment based on an established sliding fee scale. Subsidized dental care is available for qualifying children. Based on eligibility, those patients who have very low or no income may be eligible for free services. You need to register as a new patient, call 794-7400. (INDIAN RIVER COUNTY HEALTH DEPARTMENT, 1900 27th Street, Vero Beach, FL 32960) . Women and children should inquire about the WIC program also offered through the Health Department.

Medicaid

Medicaid is a program that provides medical coverage to low income individuals and families. Medicaid eligibility in Florida is determined either by the Department of Children and Families (DCF) or the Social Security Administration.

Florida KidCare

If your child does not qualify for Medicaid, you can try Florida KidCare. This is a low cost health insurance program for uninsured children from birth to 18 years of age. Fill out an application at the Health Department, call 794-7400 or at their website at: www.floridakidcare.org.

Treasure Coast Community Health Centers

Community Health Centers open their doors, services and hearts to all, regardless of ones ability to pay.

TCCH of Fellsmere is located at:

12196 County Road 512
Fellsmere, Florida 32948
Phone: 772-571-8828
Monday - Wednesday (8:00 - 5:30)
Thursday (9:30 - 7:00)
Friday (8:00 - 5:00)
Saturday & Sunday (Closed)

TCCH of Vero Beach is located at:

777 37th Street, Suite B-104
Vero Beach, Florida 32960
Phone: 772-778-4780
Monday (8:00 - 5:30)
Tuesday (9:30 - 7:00)
Wednesday - Thursday (8:00 - 5:30)
Friday (8:00 - 5:00)
Saturday & Sunday (Closed)

VNA Mobile Unit

VNA's "Health Care on Wheels" Mobile Unit, operated by the VNA offers same day medical attention at various locations. Advanced Registered Nurse Practitioners on board the Unit can examine, diagnose and prescribe medications for minor, non-urgent illnesses. There is no charge to residents of Indian River County who cannot afford health insurance or the services of a private physician.

The Mobile Unit schedule is as follows:

Sun. 9 a.m. - 3 p.m. Fellsmere Community Center 32 N. Broadway St., Fellsmere
Mon. 8 a.m. - 7 p.m. Winn Dixie Shopping Plaza, 2950 9th St. SW, Vero Beach
Tues. 8 a.m. - 7 p.m. Riverview Park U.S. Hwy 1 and Harrison St., Sebastian *
Wed. 8 a.m. - 7 p.m. VNA Parking Lot 1110 35th Lane, Vero Beach *
Thurs. 8 a.m. - 7 p.m. Gifford Youth Activity Center 4875 43rd Ave., Vero Beach *
Fri. 8 a.m. - 7 p.m. VNA Parking Lot 1110 35th Lane, Vero Beach *
Sat. 9 a.m. - 3 p.m. CVS Pharmacy 8495 U.S. Hwy 1, Wabasso

*The VNA Mobile Unit is closed for lunch from noon – 1:00 p.m. on weekdays.

\$90 Prescription Voucher

IRC Residents can qualify for one \$90 voucher (per year) towards prescriptions. Call the Human Services Department at 226-1422 for an appointment. Bring your Drivers License, your Social Security card, and a copy of your prescription.

FREE Discount Prescription Cards

Cards can be obtained from the United Way office at 1836 14th Avenue in downtown Vero Beach during business hours. People with Internet access can also print a card by visiting the website at www.FamilyWize.com. Most pharmacies across the U.S. honor the cards and there is no cost for the card nor eligibility requirements. The county Human Services Department also offers a discount prescription card. Contact Hman Services, 226-1422, 4675 28th Court, Vero Beach. Through a partnership with Caremark, this simple discount card can save an average of 22% off the full retail cost of prescription medication.

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Foreclosure

Don't lose your home! The US Department of Housing and Urban Development has put together some resources to help. If you are facing a mortgage payment that 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. (Information provided by the Florida Office of Financial Regulation) Below are some resources. You can access the full list of resources at: <http://www.hud.gov/local/fl/homeownership/foreclosure.cfm> or call:

- (888) 995-HOPE - foreclosure prevention counseling
- HUD-approved housing counseling agencies - counseling on buying, renting, defaults, foreclosures, credit issues, and reverse mortgages. Contact Consumer Credit Counseling of Brevard, phone: 321-259-1070, email: roy@fccbrevard.com.

Tips For Consumers On Avoiding Foreclosure “Rescue” Scams

Provided by the Florida Office of Financial Regulation, <http://www.flofr.com/Director/ForeclosureHelp.htm>

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 that offer 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 – phony foreclosure counselors.
- Phantom Help - charges high fees for work the homeowner could do themselves.
- Lease/Buy Back – homeowners are deceived into signing over the deed to their home.
- False Bailout – the homeowner is lead to believe that 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 for a full set of links for more information on Foreclosure “Rescue” Scams and how to avoid becoming a victim.

Indian River County Housing Authority

Unfortunately, applications for Section 8 housing are closed (and will be for the near future). There are low cost apartments (based on income) opening up at Orangewood and Victory Park. Contact Orangewood: 3820 42nd Pl, Vero Beach, FL 32967, phone: 770-0152. Victory Park: 3985 King Pl, Vero Beach, FL 32967, phone: 567-6182.

Weatherization Assistance Program

The Weatherization Assistance Program of Indiantown Non-Profit Housing, funded through the U.S. Department of Energy, enables low-income Indian River families to permanently reduce their energy bills by making their homes more energy efficient. By reducing the energy bills of low-income families instead of offering aid, weatherization reduces dependency and liberates these funds for spending on more pressing family issues. On average, weatherization reduces heating bills by 31% and overall energy bills by \$274 per year. Call (877) 212-0309 or visit their website at www.inphousing.org/repair.htm.

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Alcohol & Drug Abuse

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

- Alcoholics Anonymous, phone: 562-1114, www.indianriveraa.org
- Drug Abuse Treatment Association, phone: 772-464-7575
- Mental Health Association Crisis Line, phone: 562-2000, www.mhairc.org
- Breakthrough Recovery Services, phone: 581-0610
- Hanley Hall: 778-9896, www.hanleyhall.com
- New Directions Counseling, 778-7760
- New Horizons (adolescents), 778-7217, www.nhtcinc.org
- Substance Abuse Council, 770-4811

Domestic Violence

In any violent situation, call 9-1-1. You can also contact Safespace, 223-2399 or toll free at 800-500-1119 for emergency services for victims of domestic violence and their children. No fees are charged.

Elder Abuse, Neglect and Exploitation

If you know, or suspect, that a vulnerable adult has been or is being abused, neglected or exploited please report it to the abuse hotline: 1-800-96-ABUSE.

Child Abuse

You can help to prevent child abuse. For prevention tips, visit <http://www.preventchildabuse.org/publications/parents/index.shtml>. If you see or suspect child abuse, call 9-1-1. There are local resources available to help, contact Exchange Clube CASTLE at 567-5700, or online at: www.exchangecastle.org

Adult Day Care

This 5-day/week program provides respite to caregivers who are responsible for an adult with physical and/or cognitive limitations. Contact the Senior Resource Association at 569-0763 for more information

Subsidized Child Care

You may qualify for subsidized child care. To find out, call the Early Learning Coalition of Indian River, Martin and Okeechobee Counties at 567-7480. ELCIRMO offers subsidized child care assistance and programs and is responsible for the planning and implementation of school readiness and voluntary pre-kindergarten services in Indian River, Martin and Okeechobee counties

If you do not qualify for subsidized child care through ELCIRMO, you can also contact Childcare Resources of Indian River at 567-3202.

Free Clothes for Children & Toddlers

Childcare Resources of Indian River, 1801 24th Street in Vero Beach, has a children's clothing closet. Families can come in during their office hours (Monday – Friday, 9 AM – 5 PM, closed for lunch 12:30 – 1:30) for free clothes and shoes for babies and children.