

For information about services not listed in this brochure call 2-1-1 or 1-877-FLNY211 (1-877-356-9211)



www.211fingerlakes.org



Empire Justice Center
One West Main Street, Suite 200
Phone: 242-6582/Fax: 454-2518
cash@empirejustice.org
www.empirejustice.org/cash

C.A.S.H. is funded by grants from:

United Way of Greater Rochester
HSBC Bank USA
Rochester Area Community Foundation
United Way of NY State
M&T Charitable Foundation
Citizens Bank
National Disability Institute
the Summit Federal Credit Union
Keybank
ESL Federal Credit Union

2009/2010

FINANCIAL HELP

USED CAR LOANS

The Catholic Family Center Wheels for Work program provides low-interest car loans for eligible low-income, working parents challenged by transportation to and from work. Call 262-7836.

USED CAR LOANS

Progressive Neighborhood Federal Credit Union offers affordable loan rates to refinance high interest car loans and loans for purchase of used and new cars. All services are for members of Progressive Neighborhood FCU. Call 328-5410.

CREDIT COUNSELING

For information about improving your credit, call the Credit Education Bureau at 256-6076 or Consumer Credit Counseling Service at 546-3440.

FREE CREDIT REPORTS

Once every 12 months, you can get a free copy of your credit report from each of the nationwide consumer reporting companies. Download your report by visiting www.annualcreditreport.com or call 1-877-322-8228 to order your free report.

MONEY MANAGEMENT PROGRAM

For money management training call:

- Action for a Better Community 325-5116
- Catholic Family Center 262-7836
- Consumer Credit Counseling Service 546-3440
- Credit Education Bureau 256-6076
- The Housing Council 546-3700
- Urban League of Rochester 325-6530, x3078

OTHER SERVICES

LEGAL ASSISTANCE

For help with legal issues including divorce, custody, bankruptcy, and tax problems, call Volunteer Legal Services Project (VLSP) at 232-3051. For legal help with unfair practices involving mortgages, credit cards, car dealers, payday lending and rent-to-own stores, call Empire Justice Center at 454-4060.

INCOME TAX SERVICES

Low Income Tax Clinics (LITC) help with tax disputes, IRS audits, denial of EITC, Innocent Spouse Relief, and ITINs.

- Pathstone, 340-3342 (English and Spanish)
- Volunteer Legal Services Project, 232-3051 (services for the deaf and hard of hearing)

CHILD CARE

The Child Care Council at 654-4720 provides information on how to find, choose, and pay for quality child care.

HELP WITH CHILD CARE EXPENSES

Childcare Dollar\$ help working parents pay for child care expenses. For information and applications, call the Children's Institute at (585) 295-1000, ext. 228 or visit www.childrensinstitute.net/community/ChildcareDollars

COMPUTERS

Micrecycle has refurbished computers, loaded with operating systems and office software, for as little as \$30. Call 224-4040 or visit www.micrecycle.org

Community Services



Financial Independence Doesn't Have to Be a Dream



FOOD and NUTRITION

EMERGENCY FOOD

For the names and phone numbers of nearby food pantries and soup kitchens, call 2-1-1.

FOOD STAMPS

To find out if you are eligible for Food Stamps, request an application, or find a location that will help you to apply on-line, call MCLAC Nutrition Outreach & Education Program at 295-5624. You may also request an application from the Monroe County Department of Human Services at 753-6960, or visit their offices at 691 St. Paul Street or 111 Westfall Road. For more information about food stamp eligibility, visit www.mybenefits.ny.gov

LOW COST FOOD

For as little as \$30, Angel Food Ministries offers food to feed a family of 4 for a week. Everyone is eligible. To find the site nearest you, call 1-877-366-3646 or visit www.angelfoodministries.com Food stamps or cash are accepted; no checks or credit cards.

FOOD FOR PREGNANT OR NURSING WOMEN AND CHILDREN

WIC (Women, Infant, and Children) is a food program for pregnant and nursing women and their children. To find an office near you, call the Growing Up Healthy Hotline: 1-800-522-5006 (7 days/wk, 24 hrs/day).

HEATING

HOME ENERGY ASSISTANCE PROGRAM

HEAP helps income-eligible households with their energy bills, furnace repairs, and replacements. For eligibility requirements if you are younger than 60, call 753-6477; otherwise call Lifespan at 244-8400 x102. You may be eligible to receive more than one grant per season. NYS HEAP Hotline: 800-342-3009.

HEATING ASSISTANCE

The Red Cross/RG&E Heating Fund provides grants for energy emergencies for those who are not eligible for government assistance programs, such as HEAP. Call 241-4474 or TTY 241-4464 for information and an appointment.

WEATHERIZATION

The Weatherization Program can provide insulation, replacement of broken windows, or heating system repairs. Services are free for income-eligible homeowners or renters. City residents can call Action for a Better Community 442-4160. Suburban residents can call Pathstone at 442-2030 x201.

EMPLOYMENT

JOB TRAINING

For job training, call RochesterWorks! at 258-3500. Offices are located at 255 N. Goodman St. and 276 Waring Rd.

EMPLOYMENT SERVICES

Catholic Family Center offers employment services for refugees. Call 262-7070.

HOUSING

AVOID HOMELESSNESS

The Heading Home Program helps financially struggling individuals and families stay in their current home or find new permanent housing. Call the Housing Council at 546-3700 ext. 3015.

LOW-COST RENTAL PROPERTIES

For apartment listings, and publications about renters' rights and responsibilities, visit The Housing Council at 75 College Avenue, Suite 412 or www.thehousingcouncil.org

MORTGAGE COUNSELING

The Housing Council provides free mortgage counseling for those in default or about to default, as well as options available to homeowners facing foreclosure. Call 546-3700 ext. 3015.

LEGAL HELP WITH UNFAIR MORTGAGES

For legal help with unfair practices involving mortgages, call Empire Justice Center at 454-4060.

HOME OWNERSHIP/BUYING A HOME

These programs help first-time home buyers become homeowners. For city homes, call the HOME STORE of the Urban League of Rochester at 325-6530, or NeighborWorks Rochester at 325-4170. For suburban homes, call Providence Housing Development Corporation at 328-3210. Individuals with disabilities can call the Regional Center for Independent Living at 442-6470 for urban and suburban assistance. For a list of additional resources visit www.thehousingcouncil.org

HOUSING

MONEY FOR FIRST TIME HOME BUYERS

For every dollar saved, first-time home buyers with low to moderate incomes, can receive a match of up to \$4 (as much as \$7,500) while earning interest. For more information about First Home Clubs, call Pathstone 340 3302, HSBC 292-1220, M&T Bank 258-8444 or Summit Federal Credit Union 453-7010.

HEALTH

HEALTH CARE

Call Unity Health System Online at 368-3000 to get information about free and sliding scale health care, mental health and drug and alcohol abuse services, health insurance, or setting up a health center visit.

HEALTH INSURANCE

For information about affordable health insurance, call Child Health Plus/Family Health Plus at 613-7662, Blue Cross/Blue Shield at 1-800-716-4885, or visit www.mybenefits.ny.gov

ANSWERS TO MEDICARE QUESTIONS

Medicare beneficiaries can call Lifespan's Health Insurance Information Counseling & Assistance Program (HIICAP) 244-8400 for information about Medicare and other health insurance plans.

CANCER TESTS

Persons between the ages of 40-64 with little or no health insurance can get help with tests including clinical breast exams, pelvic exams and pap tests, mammograms and colon cancer screening. Call the Health Partnership Cancer Services Program of Monroe County 224-3070.