

Elder Law Handbook For Pro Bono Counsel

Pro Bono Committee of the
United States Bankruptcy Court
For The Southern District of Florida
January 26, 2024

Benefits List
To Augment Income
(Organized by County)

County	Resource	Website	Phone	Resource Information
Palm Beach	2-1-1 HelpLine	https://211palmbeach.org/	2-1-1 or (561) 383-1111	Calls to 211 are free, confidential & available 24/7 for people of all ages. Seniors looking for helpful services, available community resources, or for crisis intervention, can call 211 for themselves or on behalf of another. 211's free Elder Crisis Outreach program provides one-on-one advocacy and linkage to critical services for vulnerable and distressed seniors. 211's Sunshine free daily phone call provides a quick "hello" to check on the wellbeing of seniors 60 and over, or those individuals who are housebound or disabled. To learn more simply dial 2-1-1 or 561-383-1111.
Palm Beach	Adult Day Care		357-7135	Therapeutic social & health program for functional-impaired older adults in protective environment
Palm Beach	Adult Protective Services		355-4751/4707 OR 800-96-ABUSE (800-962-2873)	Report abuse. Provide emergency services to high risk older adults within 72 hours
Palm Beach, Broward, Miami-Dade	Alzheimer's Association 24/7 Helpline	https://www.alz.org/seflorida	800-272-3900 OR (561) 967-0047	The Alzheimer's Association, Southeast Florida Chapter serves eight counties with education and support to all those facing Alzheimer's and other dementias throughout our community
Palm Beach	Alzheimer's Community Care 24/7 Crisis Line	https://www.alzcare.org/	800-394-1771 OR 683-2700	Provider of community-based, dementia-specific services, and family-centered care for patients and their caregivers living with Alzheimer's disease and related disorders.
Palm Beach	Area Agency on Aging Resource Center - Aging and Disability Resource Center	https://www.aapbtc.org/	866-684-5885	Helps seniors, adults with disabilities and their caregivers find answers and make informed decisions. Services are available to the entire community seeking answers on aging or looking for service providers. Part of a nationwide network, Your Aging & Disability Resource Center provides information on aging issues, advocacy, one-on-one assistance and a host of services that help seniors maintain their independence
Palm Beach	Case Management – Home/Community		355-4751/4707	Home-based services to meet needs of frail older adults
Palm Beach	Disabled Transportation	https://www.palmtran.org/	(561) 649-9838 OR 877-870-9849 toll free	Palm Tran CONNECTION
Palm Beach	Emergency Home Energy Assistance Program (EHEAP)		(561) 355-4798	Assists low-income households with paying electric bill
Palm Beach, Broward, Miami-Dade	SHINE (Serving Health Insurance Needs of Elders) Administration	https://www.floridashine.org/	(800) 963-5337; (800) 955-8771	Provides counseling to seniors regarding health insurance, including Medicare, Medicaid, prescription drug assistance, and long-term care.
Palm Beach, Broward, Miami-Dade	CARES (Comprehensive Assessment and Review for Long- Term Care Services)	https://elderaffairs.org/programs-services/	(800) 963-5337; (800) 955-8771	Provides assessment of seniors to see what services are needed and what programs are available to help keep a person in their own home or for placement in assisted living or in a nursing home.
Palm Beach, Broward, Miami-Dade	Assisted Living Facilities and Adult Family Care Homes	https://elderaffairs.org/		Find information on assisted living in Florida, including a list of facilities, funding programs, and what to look for in choosing a facility
Palm Beach, Broward, Miami-Dade	Long-Term Care Ombudsman Council	https://ombudsman.elderaffairs.org/	(888) 831-0404	Investigates complaints and assists in resolving grievances of residents in nursing homes, assisted living facilities, and adult family care homes. Call the toll-free number (888) 831-0404 to file a complaint or to report operation of an unlicensed long-term care facility
Palm Beach	Home Delivered Meals		(561) 355-4757	Meals delivered to frail, homebound, or isolated older adults
Palm Beach	The Legal Aid Society of Palm Beach County: Elder Law Project	https://legalaidsbc.org/elderly/	655-8944 or 800-403-9353	Provides legal assistance to individuals over 60 years of age who have been the victims of abuse and exploitation by relatives, merchants or others. In addition, the project handles Social Security, Medicare and housing matters and provides special assistance to grandparents raising grandchildren.
Palm Beach, Broward, Miami-Dade	Nursing Home Pay Assistance	https://www.myflfamilies.com/services/public-assistance	866-762-2237	Florida Department of Children and Families, through Medicaid.
Broward	Area Agency on Aging of Broward County	https://www.adrcbroward.org/programs	954.745.9779 (Helpline) OR 954.745.9567 (Administrative Office)	We offer a wide range of services and resources to assist seniors in Broward County ages 60 years of age and older, and adults with disabilities age 18 and above. From meal assistance, health & wellness, to transportation services, we provide information regarding services in Broward County available for seniors.
Broward	2-1-1 BROWARD		Dial 2-1-1 or 954-537-0211	No Fee Spanish, Creole, Language Line Service 24/7. Provides 24-hour comprehensive helpline and support services for individuals seeking crisis intervention, assistance and/or information and referrals to health and human services, community resources and disaster-related information in Broward County. Callers in crisis should call 9-1-1 or go to the nearest emergency room.

County	Resource	Website	Phone	Resource Information
Broward	Touchline/Senior Helpline		954-537-0211	Provides daily telephone reassurance call and emotional support for people 60+ years, living alone and in need of someone to check on them.
Broward	Aging & Disability Resource Center of Broward (ADRC)	https://www.adrcbroward.org/	954-745-9567 TDD: 954-745-5689	No Fee Spanish, French, Creole M-F: 8:00am - 5:00pm ADRC Helpline - 954-745-9779 Provides information and referral for counseling, assessments, assistance with utility payments on an emergency basis, and facilitates the financial eligibility process for publicly funded services for seniors 60+ years, persons with severe and persistent mental illness 18+ years, and their families and caregivers. Offers education for elders 60+ years and a person with a disability 18-49 years, on the Health Maintenance Organizations (HMO) Statewide Medicaid, Managed Long-Term Care Program. With the help of the ADRC Project Family's Senior Center, free or low cost transportation services are made available for Broward County Senior Citizens.
Broward	Broward County Elderly and Veterans Services Division	https://www.broward.org/ElderlyAndVeterans/Pages/CommunityCare.aspx		Spanish, Italian, French, Creole, Portuguese, Hindi, Hindustani, Urdu, Kannada, Malayalam, Romanian M-F: 8:00am-5:00pm County funded agency provides services to older adults. Behavioral Health Provides in-home behavioral health assessment, case management and outpatient/peer support to persons 55+ years. Community Care for the Elderly Provides in-home services to functionally impaired, adults 60+ years who are at risk of premature nursing home placement. Services may include case management, case aide, homemaking, personal care, in-home respite care, adult day care and emergency alert response systems. Veterans Services Provides services to honorably-discharged veterans regardless of age or other status, as well as their widows, dependents and dependent survivors. Services include outreach, VA benefits and claims processing, and information and referral linkage. Alzheimer's Disease Initiative Provides in-home services to adults 18+ years with a diagnosis of Alzheimer's Disease or a related disorder including case management, case aide, homemaking, personal care, in-home respite care, adult day care, emergency alert response systems, and caregiver training and support. PEARLS (Program to Encourage Active, Rewarding Lives) Provides in-home services to adults 60+ years with mild depression or dysthymic disorder including problem-solving treatment, behavioral activation, and activities. Customer Relations and Senior Services Provides assistance to adults 60+ years who are not enrolled in any other Elderly and Veterans Services Division program. Services include case management, case aide, emergency financial support, therapy/counseling, health support and housing assistance.
Broward	Home Touch Program		954-792-1180	Provides carpentry, plumbing, electrical and other emergency home improvements to preserve health and safety of clients 60+ years in owner-occupied homes. Priority is given to low-income elderly.
Broward	Broward County Transit	https://www.broward.org/bct/Pages/default.aspx	954-357-8400	Income disadvantaged individuals, seniors, veterans and persons with disabilities may apply for reduced price bus pass.
Broward	Broward Meals on Wheels	https://www.mowsoflo.org/	954-731-8770	Provides meal delivery to low-income, homebound and frail older adults. Offers hot meals to registered individuals at senior centers, meals for companion pets and nutrition counseling. Arranges for a volunteer to shop for those who can pay for their own groceries but are unable to shop for themselves. Delivers a 14-day of supply of emergency meals to older adults returning home from the hospital or who suddenly find themselves in need of immediate assistance.
Broward	Florida Department of Transportation- District 4	https://www.safemobilityfl.com/	954-777-409	Offers resources for older adults and their families, health care providers, law enforcement and aging service providers to improve the safety, access, and mobility of Florida's aging road users.
Broward	Noble A. McArtor Senior Day Care Center (Ft. Lauderdale)		954-764-5055	Provides daytime or respite care for frail elderly population regardless of their ability to pay.
Broward	Hope Outreach Center	https://www.needhelpayingbills.com/html/hope_outreach_center_emergency.html	(954) 321-0909	Runs programs that include a food pantry, social service outreach, and the agency also provides final notice partial rent and FP&L assistance. Also the center provides after school care, senior visitation, counseling, and social services to people in need.
Broward	City of Miramar Social Services Department		(954) 602-3000	Runs MASH, or the Miramar Assisting Seniors in their Homes. It is for seniors in the area, and may provide one time crisis assistance. Food, housing, utility bills, medications, and other needs may be met.

County	Resource	Website	Phone	Resource Information
Broward	Emergency Home Energy Assistance Program (EHEAP)		(954)745-9779.	Based on funding levels, it provides assistance for home-energy emergencies to qualified, low-income households. To qualify for financial aid, the family must have at least one senior aged 60 years or older. Applicants will also need to meet income limits, and they must be residing in Broward County. In addition, a disconnection notice must have been received by the homeowner as well.
Broward	Broward Aging and Disability Resource Center and Senior Citizen Law Project			They work together to provides legal advice, guidance and representation to Broward County residents who are sixty (60) years of age or older. The project helps with legal problems in the following areas: Housing – such as eviction prevention, landlord/Tenant Problems, Public Housing, and foreclosure counseling. Get help with Health and Public Benefits such as Social Security and Supplemental (SSI), Food Stamps, Medicaid, Medicare. Long-Term Care Consumer issues. This may be Bankruptcy counseling, Foreclosure Defense, Debt Reduction issues, and more.
Miami-Dade	211 Miami		211	211 provides information and referral to social services as well as 24/7 crisis counseling.
Miami-Dade	Alliance for Aging, Inc	https://allianceforaging.org/	Main: 305-670-6500 Elder Helpline: 305-670-HELP Toll Free: 1-800-96-ELDER (35337)	A major function of the Alliance is to provide information about available services for older adults, caregivers, and persons with disabilities and how to obtain these services. Services such as meals, adult day care, personal care, legal help and transportation are provided to older people through a network of local agencies in the community. Any person age 60 or older is eligible for services from the Alliance. Some of the services have additional requirements for eligibility such as income, dementia, or frailty. Caregivers of any age who are caring for an older person may also be eligible for services.
Miami-Dade	Low-Income Home Energy Assistance Program (LIHEAP)	https://www.miamidade.gov/global/service.page?Mduid_service=ser1504204216164378		Federally-funded program that helps low-income households pay for cooling or heating their homes. Miami-Dade County uses LIHEAP to help qualified residents pay their energy bill and offer additional help in cases of energy crisis. Eligible households can receive up to \$5,000 within a 12-month period. If your electricity has been disconnected or face disconnection you must visit a Community Resource Center . Appointments are encouraged but walk-ins are welcomed.
Miami-Dade	Disability Services for People Living Independently (DSAIL)	https://www.miamidade.gov/global/service.page?Mduid_service=ser1542233574645619	305-547-5444	The Disability Services and Independent Living (DSAIL) program provides assistance to Miami-Dade residents with disabilities ages 18 to 59. Services include: Case management, In-home support in the form of home care, personal care and chore services, Information and referral, Group activity therapy, Family and individual counseling and support, and Assistance finding jobs and accessible housing The program aims to assist persons with disabilities in maintaining and/or acquiring independence and autonomy at a personal level. The assistance and support provided can enhance adaptive living skills and help individuals remain at home and in the community.
Miami-Dade	Adult Day Care	https://www.miamidade.gov/global/service.page?Mduid_service=ser1540584052855785		Adult Day Care helps meet the needs of functionally-impaired elderly persons and young adults with disabilities. Staff includes registered nurses, licensed practical nurses, adult day care aides and recreation leaders. Families and other caregivers can continue caring for their loved ones at home while Adult Day Care provides daytime care. Services include: Health monitoring, Social activities, Recreation, Nutritious meals (breakfast and hot lunch), Transportation (if family cannot provide), Information and referral
Miami-Dade	Specialized Senior Centers	https://www.miamidade.gov/global/service.page?Mduid_service=ser1541435829002760		Three specialized senior centers in Miami-Dade County offer various services (Social services, Screening and assessment, Case management, Information and referrals, Homemaking, Personal care, Chores) Immigration services) for independent and homebound residents. Transportation is available to the Haitian American and Miami Gardens senior centers. Eligibility Requirements: Miami-Dade County resident, Must provide photo identification, Must be 60 years of age or older, Must be physically, mentally or medically stable Additional services are provided at the following two senior centers: Haitian American Senior Center: Social, educational and recreational activities, A daily snack and hot lunch. Miami Gardens Senior Center: Independent and homebound seniors Social, educational and recreational activities, Referrals, Legal services, Volunteer opportunities, Caregiver assistance, Emergency home energy assistance

County	Resource	Website	Phone	Resource Information
Miami-Dade	Meals for the Elderly	https://www.miamidadegov/global/service.page?Mduid_service=ser1542231822683771	786-469-4707 (Meals on Wheels)	Seniors at least 60 years old and homebound can receive free meals at home through the Meals on Wheels Program. In addition, seniors that are not homebound are eligible to receive meals at one of the 19 locations throughout Miami-Dade County. There are 19 locations offering meals for seniors. Eligible participants receive daily nutritionally-balanced hot meals, nutrition education, counseling, transportation and a wide variety of educational, cultural, recreational activities and health-wellness services. Free meals are served Monday through Friday from 8 a.m. to 2 p.m. Recipients must not be homebound. Spouses with disabilities are eligible without any age restrictions. For more information, call nearest location.
Palm Beach, Broward, Miami-Dade	Florida Power & Light (FPL) Care to Share Program		1-800-226-3545 OR 211	Implemented to provide emergency assistance funds to customers experiencing crisis situations. The households are low income and in imminent danger of having their services disconnected and are unable to make payment due to hardship or lack of funds. Applicants are screened for processing at the Community Resource Centers. Eligible applicants can receive a one-time assistance within a 12 month period, up to \$500. Assistance is based on funding availability. Customers seeking help may call FPL Customer Service (1-800-226-3545) or 211 to determine where to apply.
Miami-Dade	Home Weatherization Assistance	https://www.miamidadegov/global/service.page?Mduid_service=ser1541190292258414		The Weatherization Assistance Program (WAP) is a federally funded program that assist low-income homeowners with making their homes energy efficient through the installation of cost-saving measures, such as: Attic insulation, Low-flow showerheads, Water heater jackets, Energy efficient light bulbs, Weather-stripping, Energy Recovery Ventilation (ERV), including bathroom and kitchen exhaust fans, Repair or replacement of exterior doors, windows, refrigerators, water heaters and cooling and heating systems. Household income must not exceed 200% of the federal poverty guidelines. Can apply in person or by mail.
Miami-Dade	Home Care Assistance for Elderly Residents with Disabilities	https://www.miamidadegov/global/service.page?Mduid_service=ser1540580907924775	786-469-4707	The Home Care Program offers assistance to elderly residents with disabilities and is delivered with the goal of enabling older adults to lead healthy and active lives in their own homes and communities for as long as possible, and in a manner that is meaningful and dignified. Services include: Homemaker: light cleaning, shopping errands, meal preparation, washing dishes and laundry. Personal care: assistance or supervision with bathing, grooming, dressing, feeding, transferring, mobility and toileting. Chores: heavy cleaning, yard cleanup and minor household repairs. Eligibility: Must be a Miami-Dade County resident, Must be 60 years of age or older, Unable to perform Activities of Daily Living or Instrumental Activities of Daily Living, Does not have an adequate informal support system to provide the needed assistance, Deemed at risk of institutionalization if community-based services are not provided.
Miami-Dade	Elder Helpline		305-670-4357	Accesses a qualified Information and Referral specialist who can provide information about services available for elders and their caregivers within the local community
Miami-Dade	Dade County Bar Association Legal Aid Society		305-579-5733	Provides legal services for persons who would not otherwise have the means to obtain a lawyer.
Miami-Dade	Legal Services of Greater Miami	https://www.legalservicesmiami.org/	305-576-0080	Provides free civil legal services for the low-income communities of Miami-Dade and Monroe Counties.
Miami-Dade	Little Havana Activities and Nutrition Centers of Dade County, Inc	https://www.lhanc.org/our-services.html	305-858-0887	Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders. Services include: Educational Arts and Crafts, Health Promotion and Education, Home Health Care Services, Health Screening, Home Injury Prevention, Information and Referral, Intake and Eligibility Determination, Immigration Services, Immunizations, Home Delivered Meals, Nutrition Counseling, Nutritional Risk Assessment, Outreach and Recruitment, Physical Fitness, Social Services, Primary Health Care, In-Home Long-Term Care Services "Forever Home", Health Care Services (Pro-Salud), and Transportation.
Miami-Dade	Metro Dade Community Action Agency		305-347-4600	Provides information about weatherization and other programs for economically disadvantaged citizens through support services.
Miami-Dade	United HomeCare	https://www.unitedhomecare.com/en/	Customer Care Center Telephone Number: (305) 716-0710 Toll Free: 1-855-288-4728 TTY Number: (305) 463-7558	Nonprofit home health and community care organization. Case managers work together with each client's physician to assess specific needs and create a customized client care plan involving the appropriate health disciplines. They manage the entire continuum of care for the client – from start to finish – to achieve the best possible outcomes.

Housing Resources (Tri-County)

HOUSING RESOURCES FOR ELDERLY, FAMILIES, HOMELESS

STATEWIDE RESOURCES

1. Housing Assistance Fund – helps with avoiding foreclosures. 833-987-8997; www.flhomeownerassistance.org
 - Florida recently got close to \$700 million in funds.
 - Eligibility requirements:
 - a. Mortgage delinquency or Financial hardship after 1/1/2020,
 - b. income less than or equal to 150% of the median income,
 - c. Florida resident; must be primary resident

2. State of Florida Rental Assistance Program, Our Florida 1-833-493-0594. <https://affordablehousinghub.org/florida-emergency-rental-assistance#> Eligible Florida renters can qualify for up to 18 months of rent and utility payments. This includes 18 months of past due rent and utilities and three months of forward-looking rent payments. They take a bit longer – but also pays significant rental assistance for tenants to avoid evictions. Requires the landlord’s participation.

3. Websites for resources that focus on affordable housing:

<https://www.affordablehousing.com/>
<https://www.floridahousingsearch.org/>
<https://www.publichousing.com/>

4. **Shelter List** www.shelterlist.com - database of shelters and resources searchable by zip code.

PALM BEACH COUNTY

1. **Coalition for Independent Living Options 561-966-4288 ext. 101; 4400 N. Congress Avenue, Suite 203, WPB, FL 33407**
 - Over 60 years old with documented disability
 - Must have 3 day eviction notice
 - Must be a PBC resident
 - They provide rental assistance by giving 1st, last and security deposit

2. **Adopt – A – Family of PBC** (561) 253-1361
www.adoptafamilypbc.org
 - Operates a continuum of housing and supportive services to families in crisis in search of affordable housing, families at risk of becoming homeless, **must have minor children, income and 3 day notice.**

- Provides emergency shelter, housing assistance, direct referrals to permanent supportive housing, and links to programs and support services throughout the county

3. **Community Service - Philip D. Lewis Center** (561) 904-7900

<https://www.aafpbc.org/senator-philip-d-lewis-center-family-%20homelessness-team/>

- Provides services based on need, not age.
- Provides rental assistance for past and current rent due. Does not provide for future rent.
- Shelter and Resource Center
- Provides temporary housing up to 90 days
- Provides rapid re-housing rental assistance, links to permanent supportive housing, referrals to emergency shelter, and assistance designated for parenting youth (ages 18-24)
- Offers on site medical care, life skills, job training and placement.

4. **Family Promise of North / Central PBC** (561)318-8864

www.familypromisencpbc.org

- Organization providing temporary shelter, transportation, meals and comprehensive and intensive case management for families who are experiencing homelessness.
- Operates day center (8:00 AM to 5:00 PM, Monday-Friday) where families can tend to children, use shower and laundry facilities, center can also be used as mailing address.

5. **Family Promise of South PBC** (561) 265-3370

www.familypromisespbc.org

Must be a family (parent and children)

Intake process takes approximately 7 – 10 days.

Offers shelter, case management services for families experiencing homelessness, and stabilization programs once housing is secured to ensure the family remains independent.

Family Promise of North Central Palm Beach County

Host & Support Congregations: The hosting of families rotates weekly among the Host Congregations in the network. In turn, each host congregation provides lodging, three meals a day and caring hospitality 3-4 times each year.

2635 Old Okeechobee Road, West Palm Beach, FL 33409

PHONE: 561.318.8864

FAX: 561-318-8867

EMAIL: information@familypromisencpbc.org

SITE: <https://www.familypromisencpbc.org>

6. **The Lords Place:** (561)494-0125
www.thelordsplace.org
Provides a range of supportive housing services for families, single men, and single women.
7. **St. Ann's Place** (561) 805-7708
<https://www.stannplaceoc.org>
- Daytime outreach center that provides showers, laundry services, food and job support programs, health care advocacy, and an address to receive mail.
8. **Families First of PBC** www.familiesfirstpbc.org 561-721-2887
- Kinsupport. Provides resources for family member taking care of children.
 - Housing for homeless - Referral must come from the Lewis Center (561-904-7900)
 - Provides permanent housing for families in Royal Palm Beach and the Glades. Individuals enrolled in this program must have been diagnosed with a medical or psychological disability that impairs ability to be self-sufficient. Once housing is secured, the organization works with individual and other organizations with goal of self-sufficiency.
9. Palm Beach County's Rapid Response Eviction Assistance Program (RREAP)
- Must occupy a residential property located in Palm Beach County.
 - Facing a financial hardship as a result of the COVID 19 pandemic (arising after March 9, 2020)
 - Must meet income limits
 - Received a notice or *a demand for rent*
 - Both landlord and tenant must be US Citizens or legal residents (Per CARES ACT regulations)
 - Must agree to put in the Homeless Management Information System (HMIS)
 - The COVID impact/ loss of income must be directly related to their current housing crisis. Documents needed from the client are:
 1. Photo ID (all adults in the household)
 2. Social Security Cards (all household members)
 3. Birth Certificates (only children under 18)
 4. Income Verification (last 30 days of income information. This can be pay-stubs, bank statements, etc.)

5. Proof of Loss of Income Because of COVID-19 (documentation can vary. Usual documents are, unemployment information, employment termination notice, pay-stubs showing loss of employment hours, etc..)
6. Documentation to Verify Housing Crisis (3-day Notice to Pay Rent, Lease Termination Notice, Eviction Notice, etc.)
7. Lease Agreement

BROWARD COUNTY

1. Family Success Center (954) 357-5000, is the Broward rental and utility financial capability assistance program. This program will pay up to \$15,000.00. However, they typically pay for 3 months rent at a time – until it reaches \$15k. The landlord must agree to participate. This program is not only for the elderly.
2. Elderly and Veterans Services of Broward County 954-357-6622
 - If eligible the elderly moving within **Broward county** can get help with first and last month's rent through the Elderly and Veterans Services of Broward County 954-357-6622

<https://www.broward.org/elderlyandveterans/Pages/Default.aspx>
 This program provides a service continuum to functionally impaired adults 60 years of age and older who are at risk of premature nursing home placement.

MIAMI/DADE COUNTY

1. Miami Dade County Emergency Rental Assistance Program (ERAP) 305-723-1815 <https://www.miamidade.gov/global/housing/emergency-rental-assistance-program.page>
 - Provides Financially affected by **covid 19**
 - Provides rent up to \$3000.00 per month and utilities
2. Housing Assistance Network of Dade (HAND) **COVID-19** Rental Assistance 1-877-994-4357 or 305-231-7667
 - <https://www.miamidade.gov/housing/library/affordable-housing-resources/HAND-intro-english.pdf>
 - <https://www.miamidade.gov/housing/library/affordable-housing-resources/HAND-intro-spanish.pdf>
 - <https://www.miamidade.gov/housing/library/affordable-housing-resources/HAND-intro-creole.pdf>
 - Upon application approval for rental assistance, they provide up to first, last and security for rent.
 - Housing assistance for those facing
 - o Homelessness
 - o Eviction

- Termination of lease from the landlord
 - Children under age of 18
 - 3 days notice to vacate
3. Miami Dade County Homeless Trust 1-877-994-4357 or 305-375-1490 <https://www.homelesstrust.org/homeless-trust/home.page>
 - Elderly or anyone have problems paying rent. Call Camillus House 305-533-2907 It pays for deposit and temporary rental assistance for unit that the person finds themselves
 - . Must have court ordered eviction or 3 day notice
 4. City of Miami Housing Department 305-416-2080
 5. City of Miami Emergency Rental Assistance Program 305-330-1508 <https://www.miami.gov/Housing-Assistance-Recovery/Housing-Assistance/ERA-Program>
Application available at <https://www.miami.gov/My-Government/Departments/Housing-Community-Development/Emergency-Rental-and-Utility-Assistance-Application>
 - Assistance aimed at stabilizing rental households by helping income-eligible renters within City of Miami limits who are past due in rent (arrears) and/or have suffered financial hardship caused by the **COVID-19** pandemic **Covid** related Rental assistance (temporary)
 - Rental assistance available until funds run out
 - 12 months in arrears
 - 3 months in advance
 6. City of Miami Homeless Assistance Helpline 305-960- 4980
<https://www.miami.gov/My-Government/Departments/Human-Services/Homeless-Assistance>
 7. City of Hialeah Emergency Rental Assistance 305-863-2970
<https://www.hialeahfl.gov/690/ERAP>
 - **Covid19** related rental assistance for anyone. Must fill out application
 - Another grant will be received by City of Hialeah in about June 2022 for rental assistance **unrelated to Covid19** pandemic
 8. Miami Beach Rental Assistance 305-673-7491
<https://apps.miamibeachfl.gov/housing>
<https://www.miamibeachfl.gov/wp-content/uploads/2020/05/Document-Checklist-1.pdf>
 - As of 5/1/2022 they do not have any funds for housing assistance and are not accepting applications for rental assistance. They are awaiting funds

OTHER RESOURCES

1. HUD Housing Discrimination Hotline 1-800-669-9777
2. Miami Dade Bar Lawyer Referral Service 305-371-2646
3. Florida Law Help <https://floridalawhelp.org/>
4. Legal Aid & Put Something Back www.dadelegalaid.org (Put Something Back) 305-579-5733 ext. 2279
5. Legal Services of Greater Miami 305-576-0080
<https://www.legalservicesmiami.org/>
6. Community Partners of South Florida (561) 841-3500
www.cp-cto.org
DOES NOT HAVE HOUSING. Specializes in locating affordable rental and supportive housing for individuals diagnosed with mental issues or addiction recovery. Offers individualized counseling to improve and maintain good credit scores, financial coaching to resolve credit issues and develop/manage a budget, financial literacy courses, and other programs to assist the individual reach financial stability.
7. United States Trustee Program Summary of Emergency Rental Assistance Programs <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

Insurance Resources (Statewide)

Name	Description	Website	Phone	Email	Fax
SHINE Program (State of Florida Dept of Elderly Affairs)	Free program, provides health insurance info and confidential counseling to Medicare beneficiaries, their families & caregivers. Accepts applications for assistance, offers virtual classes for assistance with Medicare, etc.	www.floridashine.org	1-800-963-5337 (1-800-96-ELDER)	information@elderaffairs.org	850-414-2150
SHIP State Housing Initiatives Partnership Program	Program providing assistance for low to moderate income households impacted by Coronavirus pandemic (can provide rental and mortgage payment assistance). Regions/Counties are beneficiaries of programs, have not been able to locate specific contacts for Miami-Dade, Broward, Palm Beach, Monroe, St. Lucie)	https://www.floridahousing.org/programs			
Florida Office of Insurance Regulation - Consumer Resources Pages	Resources for consumers re: flood insurance & insurers	https://floir.com/property-casualty/flood-insurance			
National Flood Insurance Program (NFIP)	Includes reference lists for NFIP insurers and private flood insurance companies	www.floodsmart.gov	1-888-356-6329 (1-888-FLOOD29)		
NFIP Increased Cost of Compliance Coverage (ICC)	Program making up to \$30k of increased cost compliance coverage available	https://www.floodsmart.gov/	877-336-2726		
Florida Dept. of Financial Services, Division of Consumer Services		www.myfloridacfo.com	1-877-693-5236 (toll free in Florida); 1-850-413-3089 (outside of Florida)		
Florida Dept. of Financial Services - Homeowner's Insurance Toolkit	General information about homeowner's insurance	https://www.myfloridacfo.com/docs-sf/consumer-services-libraries/tool-kits/emergencyfinancialpreparednesstoolkit.pdf			
Citizens Property Insurance Corporation	Some resources (Clearinghouse, Depopulation Program)	www.citizensfla.com/programs			
Florida Market Assistance Plan	Free referral service for locating agents	www.fmap.org			
Florida Homeowner Assistance Fund	Program designed to assist homeowners experiencing financial hardship	www.FloridaJobs.org/HAF		homeownerassistancefund@DEO.MyFlorida.com	
Electric Utility Payment Assistance - LIHEAP Low-Income Home Energy Assistance Program (Florida Department of Economic Opportunity)		https://www.floridajobs.org/community-planning-and-development/community-services/low-income-home-energy-assistance-program	multiple numbers, different per county	Go to webpage for application information	
Insurance brokers - generally	Speak with brokers about reducing cost for homeowners policies but still satisfying mortgage obligations (increase deductible, other adjustments etc)				
AARP Homeowners Insurance Program from Hartford Insurance	discount homeowners insurance program for AARP members, offering up to 20% discount for AARP members	https://www.aarp.org/membership/benefits/insurance/hartford-home/			

Interview Questions
For
Spanish-Speaking Clients

1. ¿Usted está legalmente en los Estados Unidos? [Are you legally in the United States?]
2. ¿Se ha declarado usted en bancarrota anteriormente? [Have you previously filed for bankruptcy]
3. ¿Qué tiempo ha estado viviendo en el estado de la Florida? [How long have you been living in the State of Florida]
4. ¿En qué condado usted vive? ¿Cuánto tiempo ha vivido allí? [In what county do you live? How long have you lived there?]
5. ¿Está usted casado(a)? [Are you married?]
6. ¿Tiene usted uno o más bienes raíces en algún lugar en el mundo? [Do you own one or more parcels of real estate anywhere in the world?]
7. ¿Qué entrada económica con los impuestos tiene para vivir usted y su esposo/a? [What taxable income do you and your spouse live on?]
8. ¿Ha declarado usted impuestos en los últimos tres años? [Have you filed taxes in the last three years?]
9. ¿Han sido declarado los impuestos correctamente? [Have you declared your taxes correctly?]
10. ¿Tiene usted el derecho de reclamar por una lesión personal o de una propiedad? [Do you have the right to declare a personal or property injury?]
11. ¿Ha vendido, regalado o transferido usted en los últimos dos años algo de valor de más de mil dólares? [Have you sold, gifted, or transferred anything worth more than \$1,000 in the last two years?]
12. ¿Usted ha pagado en el último año un prestamos de mil dólares o más a un familiar o amistad? [Have you repaid a loan of \$1,000 or more to a relative or friend in the last year?]
13. ¿Cuántas personas viven en su casa incluyendo a usted? [How many people reside in your house, including you?]
14. ¿Tiene algún o algunos automóviles a nombre suyo? [Do you have one or more automobiles registered under your name?]
15. ¿Tiene alguna motocicleta, bote, tráiler, remolque, lancha de motor personal, moto acuática o aviones a su nombre? [Do you have a motorcycle, boat, trailer, personal powerboats, personal watercraft, or aircraft in your name?]

16. ¿Ha vendido, regalado o transferido un automóvil, motocicleta, bote, tráiler, remolque, lancha de motor personal, moto acuática o aviones en los últimos cuatro años? [Have you sold, gifted, or transferred an automobile, motorcycle, boat, trailer, trailer, personal motorboat, personal watercraft, or aircraft in the last four years?]
17. ¿Tiene alguna cuenta bancaria en su nombre? [Do you have a bank account in your name?]
18. ¿Ha usted cerrado alguna cuenta bancaria en el último año? [Have you closed any bank account in the last year?]
19. ¿Alguien te está demandando? [Is anyone suing you?]
20. ¿Piensas demandar a alguien? [Do you plan on suing anyone?]

Interview Questions
For
Creole-Speaking Clients

1. Eskè ou legalman nan peyi Etazini? [Are you legally in the United States?]
2. Eskè ou te ranpli fayit anvan? [Have you previously filed for bankruptcy]
3. Konbyen tan w ap viv nan eta Florid? [How long have you been living in the State of Florida]
4. Nan ki-kote w ap viv? Konbyen tan ou rete nan konte sa a? [In what county do you live? How long have you lived in that county?]
5. Eskè ou maryè? [Are you married?]
6. Ou gen youn oswa plis byen imobilye nenpòt kote nan mond lan? [Do you own one or more parcels of real estate anywhere in the world?]
7. Ki revni ak taks ou menm ak mari oswa madanm ou genyen pou viv? [What taxable income do you and your spouse live on?]
8. Eskè w te ranpli taks nan twa dènye ane yo? [Have you filed taxes in the last three years?]
9. Eskè taks yo te deklare kòrèkteman? [Have you declared your taxes correctly?]
10. Eskè w gen dwa fè reklamasyon pou yon aksidan pèsònèl oswa aksidan pwopriyete? [Do you have the right to declare a personal or property injury?]
11. Eskè ou vann, bay oswa transfere nan de dènye ane yo yon bagay ki vo plis pase mil dolas (\$1,000.00)? [Have you sold, gifted, or transferred anything worth more than \$1,000 in the last two years?]
12. Eskè w te fe yon prè mil dolas (\$1,000.00) oswa plis bay yon manm fanmi oswa yon zanmi nan dènye ane a? [Have you repaid a loan of \$1,000 or more to a relative or friend in the last year?]
13. Konbyen moun k ap viv lakay ou ansam ak ou menm? [How many people reside in your house, including you?]
14. Ou gen machin nan non ou? [Do you have one or more automobiles registered under your name?]

15. Eskè w gen nenpòt motosiklèt, bato, trelè, bato pèsònèl, jet ski oswa avyon sou non ou? [Do you have a motorcycle, boat, trailer, personal powerboats, personal watercraft, or aircraft in your name?]
16. Eskè ou te vann, fe kado oswa transfere yon machin, motosiklèt, bato, trelè, bato pèsònèl, jè ski oswa avyon nan kat dènye ane yo? [Have you sold, gifted, or transferred an automobile, motorcycle, boat, trailer, trailer, personal motorboat, personal watercraft, or aircraft in the last four years?]
17. Ou gen yon kont labank sou non ou? [Do you have a bank account in your name?]
18. Eskè ou fèmen nenpòt kont labank nan dènye ane a? [Have you closed any bank account in the last year?]
19. Èske gen moun ki lajistis ou? [Is anyone suing you?]
20. Èske w gen plan sou yon moun? [Do you plan on suing anyone?]