

LOCAL PROGRAMS TO HELP CONSUMERS REDUCE EXPENSES AND IMPROVE FINANCIAL HEALTH



CHILD CARE

Affordable and high-quality child care and subsidy programs



HEALTH INSURANCE

Direct connection to affordable care exchanges, as well as free navigators to help apply for coverage and enroll



DISASTER RELIEF

Preparation tips, immediate relief referrals, and recovery resources for victims of major federally declared disasters



HEALTHCARE SAVINGS

Clinics and grants for the underinsured that provide primary care, optical care, dental care, and disease management



DOWN PAYMENT ASSISTANCE

Down payment, closing cost grants, and loans for prospective home-buyers



HEATING & UTILITY COSTS

Financial assistance with gas, oil, electric, water and other utilities, as well as weatherization



EMPLOYMENT SERVICES

Job search planning, resume development, interview coaching, job lead databases and re-training programs



HOME REPAIR

Local grant and loan programs help with home maintenance and repairs



FINANCIAL COUNSELING

Non-profit credit and budget counseling, as well as financial education



HOUSING COUNSELING

HUD-certified counselors offer advice on home-buying, renting, default, avoiding foreclosure and reverse mortgages



FOOD SAVINGS

Food banks, government benefits, and local programs that offer emergency food and other basic needs



IMMIGRATION SUPPORT

Legal representation and filing assistance for asylum seekers, refugees, and newcomers adjusting immigration status



INCOME TAX ASSISTANCE

Free assistance with preparation and filing of income taxes



RENTAL RESOURCES

Help finding affordable rental housing, preventing eviction or paying for rent



LEGAL SERVICES

Legal assistance and advice in civil cases including family law, public benefits, healthcare, and other areas



SENIOR CITIZEN SERVICES

Case management and referrals to local providers, including day programs, transportation, in-home care and nutrition



MENTAL HEALTH SERVICES

Outpatient therapy and counseling, provided at reduced cost or on a sliding scale fee as well as free hotlines for counseling and suicide prevention



SMALL BUSINESS SUPPORT

Financial and operational advice and resources as well as grants and other direct financial assistance



MILITARY RESOURCES

Wide-ranging assistance specifically for active duty service members, veterans, and their families



STUDENT LOAN COUNSELING

Counselors and information about options and strategies to help repay student loans



MORTGAGE RELIEF

Emergency financial assistance and foreclosure prevention programs



TRANSPORTATION SAVINGS

Public transportation subsidies, rideshare resources, vehicle sharing programs, and low cost vehicle purchase programs



PRESCRIPTION SAVINGS

Programs that reduce the costs of prescription medications offered by drug companies, nonprofit and public agencies



WORKERS COMP/DISABILITY

Services help people apply for disability payments, appeal benefits denials, and find support



PROPERTY TAX ISSUES

Local agencies that help to review property tax bills for errors or reassessments and assists with the filing of exemptions