

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

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The M&T Charitable Foundation  
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**C.A.S.H.**  
Creating Assets, Savings & Hope  
An Empire Justice and United Way-led Coalition

**Empire Justice Center**  
One West Main Street, Suite 200  
Rochester, NY 14614  
Phone: 242-6582  
cash@empirejustice.org  
[www.empirejustice.org/cash](http://www.empirejustice.org/cash)

For information about services not listed in this brochure call 2-1-1

or  
1-877-FLNY211  
(1-877-356-9211)

[www.211fingerlakes.org](http://www.211fingerlakes.org)

Finger Lakes Region, New York

**2-1-1**  
Get Connected. Get Answers.

## CHILD CARE

The Child Care Council provides information on how to find, choose, and pay for quality child care. 654-4720, [www.childcarecouncil.com](http://www.childcarecouncil.com)

## EDUCATION & JOB TRAINING

### PREPARE FOR G.E.D. & SAT TESTS

The Rochester Educational Opportunity Center (REOC) offers tuition-free education opportunities to qualifying students. Call 232-2730 EXT. 235 [www.reoc.brockport.edu](http://www.reoc.brockport.edu)

### JOB TRAINING

The Rochester Educational Opportunity Center (REOC) offers tuition-free education opportunities to qualifying students. Career training in child care, health care & other fields. Call 232-2730 ext 235, [www.reoc.brockport.edu](http://www.reoc.brockport.edu)

The Child Care Council offers training and assistance to those wishing to become NYS licensed child care providers. Call 654-4720 [www.childcarecouncil.com](http://www.childcarecouncil.com)

For job training, call RochesterWorks! at 258-3500. Offices: 255 N. Goodman St. and 276 Waring Rd. and (for Public Assistance clients only) 691 St. Paul. [www.rochesterworks.org](http://www.rochesterworks.org)

The Office of Vocational and Educational Services for Individuals with Disabilities (VESID) provides services to eligible individuals to prepare them for suitable jobs. Call 585-238-2900. [www.acces.nysed.gov](http://www.acces.nysed.gov)

## LEGAL HELP

### FAMILY ISSUES & BANKRUPTCY

For help with legal issues including divorce, custody, bankruptcy, and tax problems, call Volunteer Legal Services Project (VLSP) at 232-3051. [www.vlsprochester.org](http://www.vlsprochester.org)

### MORTGAGES & CONTRACTS

or 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. [www.empirejustice.org](http://www.empirejustice.org)

## COMPUTERS

### REFURBISHED COMPUTERS

Micrecycle has refurbished computers, loaded with operating systems and office software, for as little as \$35 (monitor extra). Visit 49 Stone Street or call 224-4040. [www.micrecycle.org](http://www.micrecycle.org)

## CREDIT

### CREDIT COUNSELING

Consumer Credit Counseling Service, 546-3440 [www.cccsofrochester.org](http://www.cccsofrochester.org)

Urban League, 325-6530 ext. 3078 [www.ulr.org](http://www.ulr.org)

### FREE CREDIT REPORTS

Once every 12 months, you can get a free copy of your credit report. Call 1-877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

## MONEY MANAGEMENT TRAINING

Action for a Better Community, 325-5116 ext 4410 [www.abcinform.org](http://www.abcinform.org)

Consumer Credit Counseling Service, 546-3440 [www.cccsofrochester.org](http://www.cccsofrochester.org)

C.A.S.H. Coach Program, 454-4060 [www.empirejustice.org/cash](http://www.empirejustice.org/cash)

## IRS PROBLEMS

### TAXPAYER ADVOCATES

Taxpayer advocates are people within the tax agency who help with tough problems.

IRS 1-877-777-4778  
[www.TaxpayerAdvocate.irs.gov](http://www.TaxpayerAdvocate.irs.gov)

NY State 518-457-1970  
<http://www.tax.ny.gov/tra/resolve.htm>

# C.A.S.H. GUIDE to Community Services



Resources to help GET, KEEP, & GROW your money



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## FOOD & NUTRITION

### EMERGENCY FOOD

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

### FOOD STAMPS

Learn if you are eligible for SNAP/Food Stamps, request an application, or to find which community agencies will help you apply online for SNAP/Food Stamps.

Call MCLAC Nutrition Outreach & Education Program at 295-5624 or 295-5626.  
[www.wnylc.com](http://www.wnylc.com)

Or, call Monroe County Department of Human Services at 753-6960, or visit their offices at 691 St. Paul Street or 111 Westfall Road.

To prescreen yourself or apply online,  
[www.mybenefits.ny.gov](http://www.mybenefits.ny.gov)

### FOOD FOR PREGNANT WOMEN, NURSING WOMEN, & CHILDREN

WIC (Women, Infants, 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).  
[www.abvi-goodwill.com](http://www.abvi-goodwill.com)

## HOUSING

### AVOID HOMELESSNESS

The Heading Home ESG Program helps financially struggling individuals and families stay in their current home or find new permanent housing. Call The Housing Council at 546-3700. [www.thehousingcouncil.org](http://www.thehousingcouncil.org)

### LOW-COST RENTAL PROPERTIES

For apartment listings, publications about renters' rights and responsibilities, visit The Housing Council at 75 College Ave. 546-3700.  
[www.thehousingcouncil.org](http://www.thehousingcouncil.org)

For affordable rental housing options, call Providence Housing Development Corp. at 328-3228 Ext. 1393.

## HOUSING

### FORECLOSURE PREVENTION

These agencies provide foreclosure prevention counseling to individuals seeking assistance to prevent foreclosure or who are already in the foreclosure process:

Housing Council - 546-3700, option 1  
[www.thehousingcouncil.org](http://www.thehousingcouncil.org)

Home Store - 325-6530 ext. 3078.  
[www.ulr.org](http://www.ulr.org)

Consumer Credit Counseling Service 546-3440  
[www.cccsofrochester.org](http://www.cccsofrochester.org)

Call Empire Justice Center for legal help with unfair practices involving mortgages. 454-4060.  
[www.empirejustice.org](http://www.empirejustice.org)

### REVERSE MORTGAGES

These agencies provide the required counseling to homeowners over age 62 who are seeking a reverse mortgage:

The Housing Council, 546-3700  
[www.thehousingcouncil.org](http://www.thehousingcouncil.org)

Consumer Credit Counseling Service, 546-3440.  
[www.cccsofrochester.org](http://www.cccsofrochester.org)

### BUYING A HOME

For every dollar saved through a First-Time Home Buyers program, income eligible participants can receive a match of up to \$4 (as much as \$7,500). For more information call:

Consumer Credit Counseling Service 546-3440  
[www.cccsofrochester.org](http://www.cccsofrochester.org)

HOME STORE (Urban League), 325-6530  
[www.ulr.org](http://www.ulr.org)

The Housing Council, 546-3700  
[www.thehousingcouncil.org](http://www.thehousingcouncil.org)

NeighborWorks Rochester, 325-4170  
[www.nwrochester.org](http://www.nwrochester.org)

Individuals with disabilities, call the Regional Center for Independent Living at 442-6470,  
[www.rcil.org](http://www.rcil.org)

## HOUSING & HEATING

### HEATING ASSISTANCE

The Red Cross/RG&E Heating Fund provides grants for heating emergencies for those who are not eligible for government assistance programs, such as HEAP. Call 241-4474 or TTY 241-4464, [www.rge.com](http://www.rge.com)

### HOME ENERGY ASSISTANCE PROGRAM

HEAP helps income-eligible households (not on Temporary Assistance or Food Stamps) with energy bills, furnace repairs, and replacements.

Under age 60, Call 753-6477.  
<http://otda.ny.gov/programs/heap/>

Over age 60, call Lifespan at 244-8400 x102.  
[www.lifespan-roch.org](http://www.lifespan-roch.org)

You may be eligible to receive more than one grant per season. NYS Hotline: 800-342-3009.

### WEATHERIZATION

The Weatherization Program can provide insulation, replacement of broken windows, or heating system repairs. Services are free for income-eligible homeowners in the City. On rental properties the landlord is required to pay a minimum of 25% toward the services.

City residents, call Action for a Better Community at 442-4160.  
[www.abcinfo.org](http://www.abcinfo.org)

Suburban residents, call Pathstone 442-2030 ext. 201 or 202.  
[www.pathstone.org](http://www.pathstone.org)

New York State Energy Research and Development Authority (NYSERDA) offers incentives for homeowners and renters interested in making home improvements to lower their utility bills, increase value and add comfort. Programs are offered on a sliding scale to qualifying applicants based on income. Call 262-2870. [www.getenergysmart.org](http://www.getenergysmart.org)

## HOUSING & HEATING

### REMODELING LOANS

NeighborWorks® Rochester offers low-interest home repair loans and grants to assist in repairing and improving your home. Lead paint inspection and energy audits also available. Call 325-4170 or visit [www.nwrochester.org](http://www.nwrochester.org)

## HEALTH

### HEALTH CARE

Call Unity Health System Online at 368-3000 for information about free and sliding scale health care, mental health and drug and alcohol abuse services, health insurance or obtaining a primary care physician or specialist.  
[www.unityhealth.org](http://www.unityhealth.org)

St. Joseph's Neighborhood Center provides comprehensive health care, counseling, adult education and social work to individuals and families who lack access to health insurance. (585) 325-5260  
[www.sjncenter.org](http://www.sjncenter.org)

### HEALTH INSURANCE

For information about affordable health insurance, call Medicaid/Child Health Plus/Family Health Plus at 613-7662, or Excellus Blue Cross/Blue Shield at 1-800-716-4885  
[www.mybenefits.ny.gov](http://www.mybenefits.ny.gov)

### MEDICARE QUESTIONS

Medicare beneficiaries can call Lifespan's Health Insurance Information Counseling & Assistance Program, 244-8400, ext. 113.  
[www.lifespan-roch.org](http://www.lifespan-roch.org)

### FREE SCREENINGS

Free mammograms, pelvic exams, pap tests and colon cancer screening for uninsured women ages 40 and older and men 50 and older. Call Cancer Services Program of Monroe County at 224-3070 or [www.getscreened.urmc.edu](http://www.getscreened.urmc.edu).