

FINANCIAL RESOURCES

2008

Name & Location	Phone Number	Days/Hours	Services Provided
LOW INCOME ASSISTANCE			
Department of Human Services 411 3 rd St. SE Cedar Rapids, IA 52401	892-6700	Assistance available Monday through Friday from 8:00 AM to 4:30 PM.	Eligibility: Low Income. Service: Provides cash assistance, Title 19, food assistance and child care. For child protective services, call (319) 892-6700.
Linn County General Assistance 305 2 nd Avenue SE 3 rd Floor Cedar Rapids, IA 52401 ga@linncounty.org www.linncounty.org	892-5850	Assistance available Monday through Friday from 7:30 AM to 4:00 PM.	Provides emergency financial assistance for rent, utilities, home-mortgage interest, funeral and burial, and cremation. Will not help with deposits, late fees or taxes.
Linn County Commission on Veteran Affairs 825 3 rd Street SW Cedar Rapids, Iowa 52404 veteran@linncounty.org www.linncounty.org	892-5160	Assistance available Monday through Friday from 7:30 AM to 4:30 PM.	Serves all Veterans as provided according to 35B of the Code of Iowa. Each Veteran may receive temporary assistance for up to 3 months. Assistance includes food, non-food items, utilities, fuel oil, rent, interest on original mortgage, funeral & burial, and cremation. There is also help available to veterans & their families applying for pensions, compensations, and other benefits. Applications to Iowa Veterans Home and Veteran Affairs hospital. Each applicant must qualify under income guidelines determined by Linn Co. Commission of Veteran Affairs (all income shall be verified). There is no cost to the client.
ENERGY ASSISTANCE			
HACAP Energy Assistance & Weatherization/I-CARE/P-CARE Various HACAP locations. Call for information.	739-0100	Assistance available Monday through Friday from 8:00 AM to 5:00 PM.	Eligibility: Must meet income guidelines. Service: Help with heating bill, weatherization, furnace replacement or repair.
HACAP – Utility Assistance Various HACAP locations. Call for information.	739-0100	Assistance available Monday through Friday from 8:00 AM to 5:00 PM.	Eligibility: case by case basis. Service: Help with water bill.
Linn County General Assistance 305 Second Avenue SE, 3 rd Floor Cedar Rapids, IA 52401 ga@linncounty.org www.linncounty.org	892-5850	Assistance available Monday through Friday from 7:30 AM to 4:00 PM.	Utility assistance available. Must meet eligibility guidelines. During the moratorium from November through March, if a person is able to work, General Assistance will not assist with utilities except for water.

For more information regarding community resources, contact the United Way 2-1-1 Call Center at 2-1-1, 319-739-4211, or 1-866-469-2211.
To obtain a copy of the Resource Charts, go to www.linncounty.org and search “Resource Charts” or contact Linn County Community Services at 892-5600.
For questions about the Resource Charts, contact Linn County Community Services at 892-5600.

10/01/08

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Linn County Commission on Veteran Affairs 825 Third Street SW Cedar Rapids, IA 52404 veteran@linncounty.org www.linncounty.org	892-5160	Assistance available Monday through Friday from 8:00 AM to 4:30 PM.	Energy assistance available. Must be a veteran or family of veteran. Will pay up to \$100 of current utility bill for individuals, and up to \$150 of current utility bill for families. May assist with fuel oil as well.
COMMUNITY ASSISTANCE PROGRAMS			
American Red Cross 6300 Rockwell Drive NE Cedar Rapids, IA 52402 www.grantwood-redcross.org	393-3500	Assistance available 24-hours a day for active duty military & their families. 24 hours a day for those affected by disaster.	Limited financial assistance for active-duty military and veterans for emergency needs. Also facilitates loans for active duty military through the Military Aid Society. Immediate needs for food, shelter and clothing to those who have been affected by disaster.
HACAP Housing Counseling 1515 Hawkeye Drive Hiawatha, IA 52253	739-4211 & ask for housing counseling	Assistance available Monday through Friday from 8:00 AM to 5:00 PM.	Counseling related to mortgage foreclosure prevention, eviction prevention, resource development, budget counseling, energy conservation education, predatory lending education and referrals.
Helping Hands Ministry 1035 3 rd Avenue SE, #101 Cedar Rapids, IA 52403	366-2651	Assistance available Monday through Friday from 10:00 AM to 4:00 PM. By appointment.	Eligibility: Open to all. Service: Helping Hands Ministry is a faith-supported ministry providing a service to persons needing emergency financial assistance, referrals, supportive services and advocacy. Helping Hands primarily provides referrals.
Homeowner's HOPE HOPE Hotline www.995hope.org	1-888-995- HOPE	Assistance available 24 hours per day, seven days per week.	Counseling service for those in danger of foreclosure. Counselors are trained to set up a plan of action. They are administering the federal "5 year rate freeze" – to be eligible clients must be current on payments, their adjustable rate is scheduled to change between Jan 1, 2008 and July 31, 2110, and the loan must have originated between Jan 1, 2005 and July 31, 2007. On-line counseling is also available.
Iowa Foreclosure Hotline	1-877-622- 4866	Assistance available Monday through Friday from 8:30 AM to 5:00 PM.	For those at risk of losing their home to foreclosure. Mediation service will explore if borrowers and their lenders might be able to agree on an approach to avoid foreclosure. Be prepared to provide full financial information. For those who foresee that they won't be able to make future payments and those who are in foreclosure now.

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Rapids Aids Project American Red Cross 6300 Rockwell Drive NE Cedar Rapids, IA 52410	393-9579	Assistance available Monday through Friday from 8:30 AM to 4:30 PM.	Eligibility: HIV positive/AIDS, low income. Open to all with AIDS/HIV positive. Service: Financial and housing assistance. HIV education through presentations or curriculum. Counseling and support groups.
St. Vincent De Paul Salvage Center 928 7 th Street SE Cedar Rapids, Iowa 52403	365-5091	Assistance available: Applications taken Monday through Friday from 9:00 AM to 3:00 PM.	Eligibility: Low income individuals. Service: We provide for low-income persons in our community. Possible assistance with rent and utilities when funds are available; with a thrift shop that has clothing, household goods, furniture and small appliances. Food pantry available 9:00 AM to 3:00 PM.
The Salvation Army 1000 C Avenue NW Cedar Rapids, IA 52405	364-9131	Assistance available Monday through Friday from 8:00 AM to 12:00 PM and 1:00 PM to 4:30 PM.	Eligibility: Open to all. Service: Services for transients and families by direct request or agency referrals. Local help with financial emergencies, food, and more. Provides referrals for clothes closets in the community. Furniture and clothing vouchers are only for disaster victims. Must meet income guidelines of 125% poverty level.
FINANCIAL MANAGEMENT			
Credit Counseling & Debt Management 4403 1 st Avenue SE, #402 Cedar Rapids, IA 52403	373-8297	Assistance available Tuesday through Friday from 9:30 AM to 5:30 PM.	Eligibility: Open to all. For those individuals that are in need of budget or money management improvement.
Here to Help, Inc. 4520 First Avenue NW, Unit E Cedar Rapids, IA 52405	390-6432	Assistance available Monday through Friday from 8:30 AM to 6:00 PM.	Provides assistance with medical paperwork review, bill organization, checkbook balancing and scheduling bill payments pursuant to due dates.
Heritage Area Agency on Aging Money Management Program for the Elderly 6301 Kirkwood Blvd SW Cedar Rapids, IA 52404	398-5559	Assistance available Monday through Friday from 8:00 AM to 5:00 PM.	The money management program offers daily money management services to help low-income older persons who have difficulty budgeting, paying routine bills, and keeping track of financial matters because of physical or mental impairments. The program's goal is to promote and prolong independent living for the individuals who are at risk of losing their independence due to inability to manage their financial affairs. Two types of service are offered: Bill payer and Representative Payee assistance. Volunteers have been screened, reference checks completed and are being matched with clients.

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Horizons (A Family Services Alliance) Consumer Credit Counseling Services 819 Fifth Street SE Cedar Rapids, IA 52401	398-3576 1-800-826-3574	Assistance available Monday through Thursday from 8:00 AM to 8:00 PM and Friday from 8:00 AM to 5:00 PM. By appointment.	Open to all. First consultation is free. Monthly debt management fee ranges from \$12 to \$50. Service: Provides budget consulting, debt management and financial education. Member of National Foundation for Credit Counseling licensed by the Iowa Division of Banking. Accredited. Certified counselors. Offers Get Checking Program, a workshop to qualify persons for checking accounts.
Linn County MHDD Services Client Financial Services 305 2 nd Avenue SE Cedar Rapids, IA 52401	892-5680	Assistance available Monday through Friday from 8:00 AM to 4:30 PM.	Eligibility: Case by Case Selection. Service: Works as the intermediary between the client and financial institution. Conducts an assessment of financial situation, consolidation of debt, budget counseling, mediation, and consumer credit counseling. Call first for an appointment.
Mortgage Foreclosure Hotline (through the Attorney General's Office and Mediation Services)	1-877-622-4866	Assistance available Monday through Friday from 8:30 AM to 5:00 PM.	For those seriously behind in payments, those who foresee that they won't be able to make payments and those in danger of losing their home to foreclosure. Iowa Mediation Service will explore if borrowers and lenders might be able to agree on an approach to avoid foreclosure. Be prepared to provide full financial information.

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