

"Delivering Excellence Every Day"

Transition Resource Guide

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SECTION 1
Frequently Asked Questions

1.1 Lay-off Process

When does a layoff happen?

Layoffs may happen due to a shortage of work or funds, the elimination of a position, or because of changes in your department's organizational structure.

Employees in the classified service (the County's civil service system) who successfully pass their probationary period and achieve permanent status, earn rights to their job classification.

In the event of a Layoff, Human Resources will calculate a retention score for those employees in the classification affected by a layoff. A retention score is the sum of an employee's creditable seniority points (time served in the classification). Employees are laid off in retention score order, from lowest to highest.

If an employee occupies an exempt classification, they are exempt from civil service and are not required to serve a probationary period. Employees in the exempt service do not earn rights to their exempt positions but keep any rights they have earned in the classified service.

When you are affected by layoff and are not able to exercise your classified service rights, you are encouraged to log into INFORMS and apply to positions for which you qualify. This will add your unique qualifications to our resume bank that is accessible to all County departments. If you are separated from County service, you will be able to apply for "County Only" recruitments, for up to two (2) years.

If my position is eliminated due to budgetary reasons or organization restructuring, what will happen?

Employees with classified service rights

Employees with classified service rights may be allowed to exercise those rights based on a retention score calculated in accordance with the provision of the respective collective bargaining agreement.

Salary / Classifications / Recruitments

What will be my new classification?

Human Resources will advise you via letter of your new assignment after retention and bumping rights have been determined in your new classification.

What will my new salary be?

Your new salary will be dependent on your new classification and your current bi-weekly rate of pay. If assigned to a new department within your current classification, there will be no change in your rate of pay. If your new classification is a demotion, the demotion policy will be applied by placing the employee on a pay step close to his/her current salary provided that the former salary is not higher than the maximum of the new salary/pay range.

1.2 Employee Benefits

When will my current group insurance coverage end?

All of your current insurance coverage, including life, medical, dental, vision, Long Term Disability (LTD), Short Term Disability (STD), Legal and optional life will end on the last day of the pay period in which the termination date falls and for which you are payroll deducted or make direct payments to the Benefits Administration Unit (if on an unpaid leave of absence).

Do I qualify for Consolidated Omnibus Budget Reconciliation Act (COBRA) insurance benefits?

Yes, you and your covered family members will be offered the availability of continuing your medical, dental, and vision coverage. Coverage under COBRA is the same as offered to active employees. You will receive a COBRA letter at home advising you of your rights and the cost for continuing your coverage. You will have 60 days from the letter of termination date or the date of the letter, to either elect or decline coverage. If you elect coverage, you then have 45 days from your election date to submit your first monthly payment. This payment is retroactive to the first day that your group coverage ended. You will also receive a Health Insurance Portability and Accountability Act (HIPAA) certificate from your medical plan showing proof that you were covered under the County's group health plan.

Can I elect COBRA for the medical plan only, or must I include coverage for the other benefit plans?

You may choose any one or all of the COBRA plans that are available to you. For example, if you were enrolled in medical, dental and vision as an active employee, you may choose to elect only medical coverage under Cobra.

Can I continue coverage in my other benefits, such as Disability, Life or Legal?

The COBRA regulations only allow for continuation of insurance coverage for Medical, Dental, Vision and Healthcare FSA. Disability insurance is not continued; however, there are provisions available for the continuation of Life Insurance and Legal Insurance plans.
For continuation of Life Insurance, contact Securian/Minnesota Life at 866-293-6047.
For continuation of Legal Insurance, contact ARAG at 800-667-4300.

If I have family coverage, do I have to enroll my entire family in COBRA?

You will be sent a COBRA package providing the costs for all of your covered members. You do not have to enroll for family coverage. If you wish to enroll just yourself, or a specific dependent, you may elect to do so.

I have a planned medical procedure upcoming. What do I do?

If you have a medical procedure planned after your separation, it is advisable that you elect COBRA. There are no pre-existing condition limitations, and the same group benefits apply. Your basic COBRA benefits extend for 18 months. However, it is not necessary that you continue for the duration of 18 months. You may cease coverage through COBRA at any time during your COBRA period.

I am participating in a Health Flexible Spending Account (FSA). Can I continue to contribute to this Plan?

You may continue to contribute through the balance of the calendar year that you left the County. This applies only if you have not already received, as reimbursement, the maximum benefit available for the calendar year. Your contribution, however, will be on a "post-tax" basis. You must send your checks to (please write "COBRA" on your check or money order):

AxisPlus Benefits
860 E 9085 S.
Sandy, UT 84094

If you have questions concerning your FSA, you can call AxisPlus at 1-844-774-0469. Continuation of coverage will be terminated before the end of the year if any required premiums are not paid on time.

Am I eligible for State Reemployment Assistance Program formerly known as Unemployment Compensation?

Yes. You may apply on-line at https://floridajobs.org. Click on the "Claimants", and then click on the "File a Claim" tab. Then you should click "Apply", which will lead you to the application screen where you can apply for the benefits. If you have any questions concerning your unemployment benefits, you can call 1-800-204-2418. You will not receive your first check until several weeks after you have submitted your claim.

I am enrolled in the Florida Retirement System (FRS) retirement plan. What is going to happen to my pension?

As a pension plan member with six years or more of creditable service, you are entitled to receive an unreduced benefit at age 62. If you were hired on or after July 1, 2011, the vesting period is eight years or more and age 65. Early retirement benefits can be collected but for every year under the normal retirement age, the FRS imposes a 5% reduction of benefits. For example, a 57-year-old employee with eighteen years of service will receive a 25% reduction of his/her monthly pension benefit. Employees can contact FRS at 1-866-446-9377 to obtain an estimate of benefits.

I am enrolled in the FRS Investment Plan. What is going to happen with my investments?

As a vested member of the investment plan, you are entitled to receive the proceeds of your account three calendar months after your separation date. However, you are not required to take a distribution, and you may leave the funds invested with the FRS. In the event you take a distribution but do not meet the plan guidelines for retirement, you may be subject to an additional 10% tax penalty from the IRS. For more specific information regarding your account, you can contact the Financial Guidance line of My FRS at 1-866-446-9377.

If I am participating in the 457 Deferred Compensation Plan, what are my options now?

The deferred compensation plan does not impose a waiting period, an age requirement, or a service requirement for distribution. You will not be able to make future contributions to the County plan.

Employees who separate from service are eligible to withdraw the funds without penalty but are not required to do so. You may choose to maintain investments in the deferred compensation account to age 70½ at which time you will be required by the IRS to start taking a distribution. Any funds that are withdrawn are subject to Federal Income taxes. If you are interested in obtaining additional information on the type of payment options available, you may contact your plan provider directly, at Nationwide Retirement Solutions (NRS) 877-677-3678 or MissionSquare (formally known as ICMA-RC) at 800 669-7400. If you wish to leave the funds invested with your plan provider, no action is required.

What happens if I am currently in Deferred Retirement Option Program (DROP)?

DROP rules will apply. To remain in the DROP program, you must be employed in an FRS covered position within 30 days of termination. Therefore, it is suggested that the employee in DROP make an appointment with a Retirement Specialist in the Benefits Assistance Unit (BAU) to discuss his/her options. For an appointment, please call 305 375-4161.

FLORIDA RETIREMENT SYSTEM (FRS) Q&A

Employee Contributions

Beginning in July 2011, employees have been required to contribute 3% of their creditable salary toward the cost of their retirement with the FRS. Employees should be aware of their options concerning the contributions that they have made. Below is the information that will assist them in determining what they should decide regarding their employee contributions.

IMPORTANT: Employees who take a refund of their contributions from the pension plan will lose the service credit for the period of time that the refund represents.

If I remain in my current retirement plan, will I be entitled to either a refund or a distribution of my employee contributions?

If you terminate employment from the Pension Plan, you are entitled to receive a refund of the employee contributions (without interest), that you paid while you were a member of the Pension Plan. If you return to work in an FRS-covered position for at least one year, your service credit can be reinstated if you repay the refund with interest (also known as purchasing prior Pension Plan service). Note that taking a refund under the Pension Plan is not considered “retiring.”

If you terminate employment from the Investment Plan, you are entitled to receive a distribution of all your employee contributions paid in plus earnings - while you were a member of the Investment Plan. If you take any distribution from the Investment Plan, you will be considered a retiree effective July 1, 2017, retirees of the Investment Plan are eligible for renewed membership.

If I use my 2nd Election to switch retirement plans from the Pension Plan to the Investment Plan, will I be entitled to either a refund or a distribution of my employee contributions?

A Present Value of your Pension Plan benefit will be calculated and transferred to the Investment Plan as your opening account balance. The Present Value calculation is an actuarial determination of your service credit; it is not the total of any employee or employer contributions paid in to the Pension Plan.

If you terminate employment prior to meeting the Pension Plan vesting requirements (you have less than 6 or 8 years of total service, depending on your initial FRS enrollment date) you will only be entitled to receive a distribution of:

- If you have less than 1 year of total service, the employee contributions you paid in plus earnings after you transfer to the Investment Plan, or
- If you have more than 1 year of total service, your employee and employer contributions paid in plus earnings after you transfer to the Investment Plan.

If you terminate employment after meeting the Pension Plan vesting requirements (6 or 8 years or more of total service, depending on your initial FRS enrollment date) you will be entitled to receive a distribution of your opening account balance (the Present Value of your Pension Plan benefit), and the employee and employer contributions paid in plus earnings in the Investment Plan after the transfer.

Note: Your Investment Plan quarterly statement and online account will reflect only employee contributions paid into your account after your transfer. The transferred Present Value will show under "DB Plan Transfer."

IMPORTANT NOTICE: Anyone who takes a distribution from their Investment Plan account is automatically considered "retired" regardless of whether or not you have reached normal retirement age and therefore not eligible to be recalled/rehired by an FRS-covered employer until after six calendar months from the date when the distribution was taken.

If you are re-employed by an FRS-covered employer from the 7th to the 12th month, you can continue to receive further Investment Plan distributions.

If I use my 2nd Election to switch retirement plans from the Investment Plan to the Pension Plan, will I be entitled to either a refund or a distribution of my employee contributions?

You will buy into the Pension Plan using the balance in your Investment Plan account (and any additional personal funds, if applicable).

If you terminate employment prior to meeting the Pension Plan vesting requirements (you have less than 6 or 8 years of total service, depending on your initial FRS enrollment date) you will only be entitled to receive a refund of the employee contributions you paid (without interest) in the Pension Plan after your transfer.

If you terminate employment after becoming vested in the Pension Plan (6 or 8 years or more of total service, depending on your initial FRS enrollment date) you will be entitled to receive:

- a lifetime monthly benefit from the Pension Plan, or
- a refund of the employee contributions you paid (without interest) in the Pension Plan after the transfer.

Reemployment after Retirement

Employees who separate from service and start receiving payment from the pension plan or the investment plan are considered retirees by the FRS, regardless of their age. If you are a retiree by definition, then you are subject to the reemployment laws of the FRS and must adhere to the termination requirements before you can be rehired.

What is the termination requirement?

The termination requirement is six calendar months. If you retire from the FRS through DROP or Regular Retirement, you cannot work for an FRS employer for the first six calendar months of retirement or after DROP termination.

What happens if I don't satisfy this termination requirement with all FRS participating employers?

If you fail to terminate all employment with FRS employers or become reemployed with an FRS employer during the six calendar months required to meet the definition of termination, you are not considered retired. You must repay all retirement benefits, and you must reapply for retirement, establishing a later effective date of retirement. If you participated in DROP then both your retirement and DROP status are voided and all retirement benefits, including your DROP accumulation, must be repaid.

Are there any exceptions to the six-month termination requirement?

No, there are no exceptions.

Can I be reemployed after meeting the six calendar months requirement?

Yes, after you meet the six-calendar month termination requirement you can be reemployed by a participating FRS employer with no limitations on receiving your retirement benefit. Disability retirees who return to work for any private or public employer will lose their disability retirement.

Where can I work immediately after I retire without giving up my FRS monthly benefit?

After you retire you can work for any private company, any public employer that does not participate in the FRS or any employer in another state without affecting your FRS benefits unless you retire under disability retirement.

If I retire and return to work in an FRS covered position, will I have renewed membership under the FRS?

No. FRS retirees who are reemployed in a regularly established position on or after July 1, 2010, are not eligible for renewed membership and will not earn creditable service toward a subsequent retirement benefit. However, a reemployed retiree who has established renewed membership in the FRS prior to July 1, 2010, will continue to accrue retirement credit for covered employment until he/she retires again.

For more information about your FRS membership and benefits, please contact the Florida Retirement System at 1-844-377-1888.

1.3 Payroll and Leave

When can I expect to receive my final paycheck?

If your termination date falls within the pay period, you should receive your final paycheck on the associated pay day. All final payments are not direct deposited but are “live” checks.

If I have annual or holiday leave time accrued, will I be paid for those hours?

Employees who have completed 13 creditable pay periods will be paid for unused accrued annual and holiday leave at the time of separation. Payment will be made at the rate of pay at the time of separation excluding night differential and any monies owed to Miami-Dade County.

I am enrolled in Florida Retirement Systems’ DROP program. Will the balance of my accrued annual leave be paid?

If you are a participant in the Deferred Retirement Option Program (DROP) and have already been paid out 500 hours of Annual leave, you are eligible to be paid out up to an additional 250 Annual leave hours as per the Miami-Dade Leave Manual. The additional Annual leave hours paid will not contribute to your FRS reported wages. Any remaining leave must be used, or it will be forfeited.

If you are a participant in DROP and have not been paid out any or part of your annual leave, you will be eligible to be paid out up to a maximum of 750 hours as per the Miami-Dade Leave Manual.

If I have sick leave time accrued, will I be paid for those hours?

Employees will be paid for unused sick leave up to a maximum at the employee’s current rate of pay at the time of separation excluding night shift differentials, in accordance with the following schedule:

Full time Continuous County Service Required	Percentage Payout
Less than 10 years	No payment
10 years but less than 11 years	25% payment
11 years but less than 12 years	30% payment
12 years but less than 13 years	35% payment
13 years but less than 14 years	40% payment
14 years but less than 15 years	45% payment
15 years but less than 16 years	50% payment
16 years but less than 17 years	55% payment
17 years but less than 18 years	60% payment
18 years but less than 19 years	65% payment
19 years but less than 20 years	70% payment
20 years but less than 21 years	75% payment
21 years but less than 22 years	77.5% payment
22 years but less than 23 years	80% payment
23 years but less than 24 years	82.5% payment
24 years but less than 25 years	85% payment
25 years but less than 26 years	87.5% payment
26 years but less than 27 years	90% payment
27 years but less than 28 years	92.5% payment
28 years but less than 29 years	95% payment
29 years but less than 30 years	97.5% payment
30 years or more	100% payment

Except as otherwise provided for in a collective bargaining agreement, all payments described above are based on years of continuous County service with the exception of 30 years or more and have a maximum payout of 1,000 hours of accumulated sick leave. Employees with 30 or more years of County service will have their entire sick leave balance paid out at termination even if the accrued time is more than 1,000 hours.

Special risk employees who retire after 20 years of full-time continuous County service are subject to the following schedule:

21 years but less than 22 years	80% payment
22 years but less than 23 years	85% payment
23 years but less than 24 years	90% payment
24 years but less than 25 years	95% payment
25 years or more	100% payment

All payments described above for special risk employees are based on years of continuous County service with a maximum of 1,000 hours of accumulated sick leave with the exception of 25 years or more. In accordance with the provisions contained in applicable collective bargaining agreements, special risk sworn law enforcement bargaining unit employees and special risk fire fighter bargaining unit employees, who retire after 25 years of full-time County employment will be eligible to receive 100% payment of their full balances of accrued, unused sick leave.

Such payment will be made at the employee's rate of pay at the time of retirement, excluding any shift differential, and will not be subject to any maximum number of hours.

Sick Leave

Non-bargaining unit Special Risk employees and those employees who occupy exempt Executive Group 1, 2 and 3 level County positions who retire after 25 years or more of full-time, continuous County employment will be eligible to receive 100% payment of their full balance of accrued unused sick leave. Such payment will be made at the employee's current rate of pay at the time of retirement, excluding any shift differential, and will not be subject to any maximum number of hours.

If I have a floating or birthday holiday available, will that be paid out?

Neither floating nor birthday holidays are paid out at the time of separation. If it is available, it is advisable to use these holidays prior to your date of separation.

Am I eligible to participate in the 401(a) Special Pay Plan administered by Bencor?

If you fall into one of the eligible bargaining union classes and have accumulated at least $2,500 of unused sick leave, you are automatically enrolled in the 401(a) Special Pay Plan with Bencor. This plan allows you to permanently save up to 7.65% in Social Security and Medicare taxes and defer federal taxes that would have otherwise been deducted from your leave, subject to the IRS annual maximum.

Which bargaining union classes are eligible for the 401(a) Special Pay Plan?

As of September 2026, the following groups are eligible to participate.
• Miami-Dade County Non-bargaining employees (L)
• GSAF Supervisory (K)
• GSAF Professional (M)

Upon separation, what are my options with the 401(a) Special Pay Plan?

If you wish to withdraw the money from Bencor, you can roll it over to an IRA or other eligible retirement plan and continue to defer taxes, or you can request a cash withdrawal. If you withdraw the funds prior to turning 55, you must pay an additional 10% early withdrawal tax. The county has an Early Withdrawal Offset Provision to reimburse employees who fall within this category, but they must request the funds within 60 days of separation from employment AND submit an application request to PIOD Benefits Division within 30 days of receiving the distribution. For more information contact Bencor at 954-524-4542.

What address or phone number should I give to future employers who wish to verify my employment?

The Records Management Unit of Human Resources will be able to provide employment verification. The Verification of Employment (VOE) user list should be distributed, as each Department is responsible for managing its own employment verifications. Contact information is as follows:

Address: 111 NW 1st Street, Suite 2010, Miami, Florida 33128
Phone: 305-375-2222
Fax: 305-375-2643

Will I be eligible to apply for Miami-Dade County Employees only Job Openings?

In the event that an employee separates from County service due to a layoff, he/she will be eligible to apply for county only recruitments for the next two years.

If I were to be employed by the county in the future, will I receive credit for previous time served?

Employees who are recalled to a County job classification from which they were laid off shall receive credit for previous time served. If the employee is rehired in a different job classification, he/she will not be eligible to receive credit for previous time served.

1.4 Unemployment Compensation

How do I apply for State Reemployment Assistance Program formerly known as Unemployment Compensation?

You may apply on-line at https://floridajobs.org.
Click on the "**Claimants**", and then click on the "File a Claim" tab. Then you should click "**Apply**", which will lead you to the application screen where you can apply for the benefits. If you have any questions concerning your unemployment benefits, you can call 1-800-204-2418. You will not receive your first check until several weeks after you have submitted your claim.

1.5 Resource Information

Human Resources Employee Support Services (ESS)	Phone number: (305) 375-3293 Employee can use the services only up to their last day of employment.
Consumer Credit Counseling Service	Tel: (800) 355-2227 (CCCS) https://www.credit.org/cccs -Free Credit Counseling -Debt Management Program (DMP) -Mortgage delinquency and foreclosure counseling
Credit Union Membership	Once you become a member of Dade County Credit Union you are always a member. Your account will remain open. **If you have a loan with the Credit Union, you can change payment terms.** Please contact Hazel Gonzalez at (786) 845-3138 for further assistance.
Internet Job Boards websites	www.accessmiamijobs.com www.careerbuilder.com www.craigslist.com www.dice.com www.govtjobs.com www.jobing.com www.jobsearchusa.org/ www.miamidade.gov/jobs www.miamirecruiter.com www.monster.com www.careersourcesfl.com www.unionjobs.com www.usajobs.gov www.Floridavets.org www.MilitaryVetJobs.com www.disabilityjobs.net www.disability.gov www.employflorida.com
FRS Pension Plan	www.Myfrs.com Toll Free Number: 1-888-738-2252
FRS Investment Plan	www.Myfrs.com Toll Free Number 1-866-446-9377
457 Deferred Compensation Plan	Toll Free Number (NRS) 1-877-677-3678 Toll Free Number (ICMM-RC) 800-669-7400
Drop Program	To make an appointment with a Retirement Specialist in Benefits Administration Unit (BAU) to discuss options, please call (305) 375-4161

SECTION 2
What Should You Do If You Lose Your Job

2.1 Some things you can do if you lose your job

Although the loss of one's income source is an overwhelming event, *do not panic*. The following nine tips will help you with the resources you have on hand in surviving this financial crisis:

1. **Talk to your family about the situation:** Let family members know what decisions must be made. Talk out your problems and plan together. Your spouse and children may feel as helpless as you do.

2. **File for unemployment benefits**: Take your social security card to the unemployment office nearest your home as soon as possible. They will help you file your claim. There is a waiting period between the time you apply for unemployment benefits and the time your check begins, you may be eligible for public assistance. Also, if you are not eligible for unemployment benefits or if our unemployment benefits run out before you find another job, you may be able to get public assistance.

3. **Evaluate the ways your family uses money:** Many times, people buy things, not because they need the things, but because they want to spend money. Now is the time to tighten the purse strings and eliminate needless spending.

4. **Prepare a complete household budget worksheet.** Use the household budget worksheet as a guide. Separate expenses into critical, such as mortgage, rent, taxes, insurance, loans, installment payments, credit card payments; and noncritical, i.e., magazine subscriptions. It is wise to cut out all unnecessary expenditures. You may also want to contact your creditors and try to negotiate a payment plan. **American Consumer Credit Counseling Services (CCCS)** assists people in financial difficulty to pay off their obligations without resorting to bankruptcy. For more information, please call A**CCCS at 1-800-355-2227**.

5. **Find ways you can cut corners:** To do this, you must know exactly how much money you have coming in and going out each month. Estimate what you spend on food, clothes, school, gifts, and other expenses.

6. **Talk to the people to whom you owe money:** Do not ignore bills or you may lose what you already have. Immediately contact your creditors: the finance company, bank, credit union, and department stores. Make an appointment to explain your situation. You may be able to refinance your loan or make another contract for smaller payments over a longer period of time. You may consider a consolidation loan. Try and work out a way to handle your monthly mortgage payments. If they are too high for you to pay, go to your lender and explain. Perhaps you can pay only the interest for a certain period of time. Or, they may permit you to postpone one or two payments until you have pulled yourself out of your financial crisis. The most important thing is that you talk with your creditors.

7. **Examine your health insurance policies:** Chances are you were insured under your former employer's group health plan. If you were, the Comprehensive Omnibus Budget Resolution Act (COBRA) of 1985 provides you the opportunity to continue group health insurance for up to 18 months after you have been laid off. You will need to apply for this and pay the premiums. However, you have 18 months to find a new carrier.

8. **Think about your cash on hand:** You may need to decide whether to withdraw some of your savings or to take out a loan. What you decide will depend on your individual circumstances.

9. **If you find you need outside help, turn to social agencies:** Several programs, such as Food Stamps and Medicaid, are available for families needing financial aid. Contact the Department of Children and Families' Food Stamp Office to find out if you are eligible. Your family's resources and income determine eligibility. When you apply for the Food Stamp Program, take with you your rent receipts or housing payment book, utility bills, proof of medical bills (doctor, hospital, etc.), and proof of income for all working members of your household, including all benefits such as social security and public assistance, bank books, or any paper showing what you have in savings.

Content provided by the University of Florida Crisis Management Series: What to do if you lose your job

SECTION 3
Employment Information

3.1 Tips for Finding a Job

- Build up a network of people who work in your chosen field and know your job interests.
- Contact your trade union or professional organization and let other members know you are looking for a job.
- Be flexible: Do not limit yourself to one industry or one type of job.
- Evaluate your career so far: You will likely be amazed at your base of skills.
- Contact temporary agencies devoted to your particular type of work and sign up only with an agency that do not charge a fee. Look for these agencies in the newspaper, or the Internet.
- When you find a company you are interested in working for, obtain the name of the department head or personnel recruiter for your desired job area and submit your resume to that person (you do not have to wait for a company to advertise).

3.2 Miami-Dade Public Libraries Resources

The Internet provides a variety of web pages dedicated to helping you with job searches (you can access the internet at your local library, for locations visit: https://www.mdpls.org/locations.

Resources available at Miami-Dade Public Libraries:

- Information on educational training opportunities, including college and trade school catalogs.
- Materials on test preparation, including employment tests, college entrance tests and career aptitude tests.
- Books to help you write your resume.
- Literature on changing careers.
- Employment opportunities in other states and other counties.
- Microcomputers and internet access.
- Information on careers.
- Information on job trends.

3.3 Resources for Persons with Disabilities

Listed are several resources related to the employment of people with disabilities

Goodwill Industries of South Florida	www.goodwillsouthflorida.org 305-325-9114
Epilepsy Foundation of Florida	www.efof.org 305-670-4949
Human Services-DHS: Disability Services And Independent Living	www.miamidade.gov/socialservices 305-547-5444

Division of Vocational Rehabilitation – 305-643-7600 is a state agency that helps people with disabilities obtain employment.

The Division of Blind Services 305-377-5339 is a state agency helping persons with visual impairments obtain employment and services.

Center for Independent Living 305-751-8025 (helps with employment for people with disabilities)

3.4 Employment Resources

Other Resources for help finding Jobs

CareerSource South Florida	www.careersourcesfl.com 305-594-7615
Manpower	http://www.manpower.com/ 305/267-4939
Aerotek	http://www.aerotek.com/ 305-908-6060

SECTION 4
CareerSource South Florida Information

4.1 Core Services

- Unemployment Claim Filing
- Career Counseling
- Resume Builder
- Education and Training Services
- Job Search
- Internet, Fax, Telephone Access

4.2 CareerSource South Florida Centers

Job seekers can access a full suite of hiring and training services at any full service Career Center, please call 1-877-872-JOBS or visit their website, at www.careersourcesfl.com.

1	Carol City Center Operated by: Arbor E & T, LLC **Center Director: Hermina Hyacinth**	4888 NW 183 Street Suites 201-206 Miami, FL 33055	Tel: 305-620-8012 Fax: 305-620-9813 TTY: 877-887-5627
2	City of Miami Center Operated by: City of Miami **Center Director: Robert Sellers**	750 NW 20 Street 4th Floor Miami, FL 33127	Tel: 305-372-8300 Fax: 305-372-8347 TTY: 877-887-5627
3	Edison Courts Re-Employment Center Operated by: TBA **Center Director: Yian Perrin**	325 NW 62 Street Miami, Florida 33150	Tel: 305-795-2058 Fax: 305-795-2059
4	Hialeah Downtown Center Operated by: Arbor E & T, LLC **Center Director: Jorge Battle**	240 E 1st Avenue Suite 222 Hialeah, FL 33010	Tel: 305-883-8070 Fax: 305-883-6910 TTY: 305-805-5191
5	Homestead Center Operated by: Youth Co-Op, Inc. **Center Director: Maleidy Acedo**	28951 S.Dixie Highway Homestead, FL 33033	Tel: 305-242-5373 Fax: 305-242-2438 TTY: 305-242-2548
6	Key Largo Center Operated by: Youth Co-Op, Inc. **Center Director: Maleidy Acedo**	103400 Overseas Hwy Suite 239 Key Largo, FL 33037	Tel: 305-853-3540 Fax: 305-853-3543 TTY: 305-453-1259
7	Key West Center Operated by: Youth Co-Op, Inc. **Center Director: Maleidy Acedo**	1111 12 Street Suites 307 & 308 Key West, FL 33040	Tel: 305-292-6762 Fax: 305-292-6891 TTY: 305-292-6899
8	Little Havana Center Operated by: Youth Co-Op, Inc. **Center Director: Felipe Reboucas**	5040 NW 7 Street Miami, FL 33126	Tel: 305-442-6900 Fax: 305-4605640 TTY: 305-643-7231

9	Miami Beach Center Operated by: Arbor E & T, LLC **Center Director: Jorge Battle**	833 6th Street 2nd Floor Miami Beach, FL 33139	Tel: 305-532-5350 Fax: 305-532-9307 TTY: 305-535-5406
10	Northside Center Operated by: Youth Co-Op, Inc. **Center Director: Delphine Brown**	7900 NW 27th Avenue Suite 200 Miami, FL 33147	Tel: 305-693-2060 Fax: 305-693-2071 TTY: 305-693-2079
11	North Miami Beach Center Operated by: Career Source South Florida **Center Director: Kelvin Taylor**	801 NE 167 Street North Miami Beach, FL 33162	Tel: 305-654-7175 Fax: 305-654-7188 TTY: 877-887-5627
12	Opa-Locka Center Operated by: Arbor E & T, LLC **Center Director: Hermina Hyacinth**	780 Fisherman Street Suite 110 Opa-Locka, FL 33054	Tel: 305-953-3407 Fax: 305-953-3415 TTY: 877-887-5627
13	Perrine Center Operated by: Youth Co-Op, Inc. **Center Director: Robert Cambronne**	9555 SW 175 Terrace Miami, FL 33157	Tel: 305-252-4440 Fax: 305-278-1066 TTY: 305-234-2232
14	South Miami Center	5825 SW 68 Street Miami, FL 33143	Tel: 305-284-0936 Fax: 305-284-0933 TTY: 877-887-5627
15	West Dade Center Operated by: Youth Co-Op, Inc. **Center Director: Carl Alexis**	8485 Bird Road 2nd Floor Miami, FL 33155	Tel: 305-228-2300 Fax: 305-228-2321 TTY: 305-220-7505

Content provided by CareerSource South Florida

SECTION 5
At Risk of Losing your Home: Resources

5.1 NeighborWorks® America

A national network of not-for-profit organizations that support affordable housing and homeownership initiatives in local communities is available. More than 100 local NeighborWorks® America organizations are HUD-certified. These organizations offer a range of services including face-to-face financial counseling. For an office near you, for helpful guides, tip sheet and information, to find a HUD-certified NeighborWorks® America organization near you or a center for Foreclosure Solutions please visit: www.nw.org/network/nwdata/hudhousing.asp.

Content provided by Freddie Mac.

SECTION 6
Foreclosure Information

6.1 Preventing Foreclosure

Are you having trouble keeping up with your mortgage payments? Have you received notice from a lender asking you to contact them? Please visit the Miami-Dade County's website at: https://miamidade.gov/business/foreclosure-predatory-lending.asp

Tips for avoiding foreclosure:

- **Do not ignore the problem**. The further behind you become, the harder it will be to reinstate your loan and the more likely you are to lose your house.
- **Contact your lender as soon as you realize you have a problem**. Lenders do not want your house. They have options to help borrowers through difficult financial times.
- **Open and respond to all mail from your lender.** The first notices you will receive offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.
- **Know your mortgage rights.** Find your loan documents and read them so you know what your lender may do if you cannot make your payments. Learn about foreclosure laws and timeframes in your state (as every state is different) by contacting the State Government Housing Office.
- **Understand foreclosure prevention options.** Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at www.hud.gov/foreclosure
- **Contact HUD-approved housing counselor.** The U.S. Department of Housing and Urban Development (HUD) funds free or very low cost housing counseling nationwide. Housing counselors can help you understand the law and your options recognize your finances and represent you in negotiations with your lender if you need assistance. For assistance, visit www.hud.gov/offices
- **Prioritize your spending.** After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment – that you can eliminate.
- **Use your assets.** Do you have assets –a second car, jewelry, a whole life insurance policy –that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts do not significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.
- **Avoid foreclosure prevention companies.** You do not need to pay fees for foreclosure prevention help – use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three month's mortgage payment) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.

- **Do not lose your house to foreclosure recovery scams.** If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD-approved housing counselor. For more information, visit the https://www.hud.gov/helping-americans/avoiding-foreclosure.

6.2 How to Use your Equity in Your Favor (link below):

https://myhome.freddiemac.com/blog/homeownership/how-selling-equity-can-help-you-avoid-foreclosure

6.3 Signs of Predatory Lenders

Predatory Lending is being quoted as loans that are well above the prevailing Interest rates in the current market. For example, being quoted 11% for a mortgage when the typical rate is in the 6 7% range. Signs of Predatory Lending could be:

- Home improvement contractors offering to arrange financing
- Lenders offering loans to rescue a homeowner from foreclosure
- Lenders referring rejected loans to subprime lenders that may be their affiliates
- Misinterpretations and conflicting information (verbal and written)
- Telephone solicitations, door to door solicitations, direct mail fliers, the internet and TV commercials offering “slow credit, no credit, no problem” loan programs
- Repeated offers to refinance
- Loans that require balloon payments
- High-pressure tactics to get you to sign the loan before reading and understanding the fine print
- Request for signatures on incomplete or blank loan documents
- Failure to provide a “Good Faith” Estimate

6.4 Examples of Predatory Lending Practices Fraud

- Forged loan documents
- Hidden terms
- Incomplete disclosures

Bait & Switch
- Qualified borrowers steered away from affordable loans

Balloon loan refinanced with excessive fees
- Low monthly payments with large final payment

Required credit insurance
- Credit life insurance
- Credit disability insurance
- Unemployment insurance

Prepayment insurance
- Penalties for paying off a loan ahead of time to keep loan continued as long as possible

Flipping

- Repeated refinancing of loan balance into a new loan, sometimes without knowledge of the borrower
- Inflated appraisal values of your home.
- High interest rates and excessive fees.

6.5 How to Protect Yourself

How do you avoid falling victim to predatory lending and the ensuing financial problems? Learn how to identify the signs of a predatory loan. Predatory lending can be identified by misleading marketing and sales practices, non-disclosure of all terms that relate to the qualification and payback of the loan, and falsifying documents to gain loan approvals. Predatory lending is more times than not unregulated and sometimes extends across income and racial backgrounds.

For additional information visit: https://hfa@hfamiami.com

Follow these guidelines

- Do not let the promise of extra cash or lower monthly payments get in the way of your good judgment.
- Do not agree to a loan that is more than what you believe your house is worth.
- Do not sign documents you have not read or have blank spaces to be filled in after you sign.
- Do not take the first loan you are offered.
- Do not give in to high pressure sales tactics.

Resources

If you or someone you know is a victim of Predatory Lending, or may be in danger of losing their home, **call the Miami-Dade Anti-Predatory Lending/Foreclosure Prevention helpline at 786-331-5361 or 311.**

For victimized homeowners, we can help with:

Referrals to Legal Services
HUD-certified foreclosure prevention counseling
Financial assistance for qualified predatory lending victims

Miami-Dade County
Public Housing and Community Development
Homebuyer Education and Counseling Services Agency Contact List

Agency Name	Tenure Type	Contact Person	Telephone	Address	Email Address
Centro Campesino Farmworker Center, Inc.	Homebuyer Education and Counseling Services	Bill Sevilla	305-245-7738	35801 SW 186 Ave. Florida City, FL 33034	bsevilla@ccfcfl.org
NID-HCA Florida Felton, dba Experts Resource Community Center, Inc	Homebuyer Education and Counseling Services	Telegrand Noel	305-652-7616	610 NW 183 Street, Ste. 202 Miami, FL 33169	admin@ercchelp.org
Cuban American National Council, Inc.	Homebuyer Education and Counseling Services	Gabriela Musiet	305-642-3484 Ext. 109	1223 SW 4 St. Miami, FL 33135	Gmusiet@cnc.org
Neighborhood Housing Service of South Florida	Homebuyer Education and Counseling Services	Kamala Fletcher	305-751-5511 Ext. 2111	300 NW 12 Ave. Miami, FL 33128	Kamalaf@nhssf.org
Housing Foundation of America, Inc.	Homebuyer Education and Counseling Services	Jeremy Montanti	954-923-5001	2400 N. University Dr. Ste. 200 Pembroke Pines, FL 33024 381 N. Krome Ave., Ste. 203 Homestead, FL 33030 (Main Office)	hfamontanti@gmail.com
Trinity Empowerment Consortium, Inc.	Homebuyer Education and Counseling Services	Stephanye Johnson	305-248-4553	18142 SW 97 Ave. Palmetto Bay, FL 33157	s.johnson@trinityempowers.org

Real Estate Education and Community Housing, Inc.	Homebuyer Education and Counseling Services	Garry Bellfleur (English and Creole) Jacqueline Villanueva (English and Spanish)	786-260-6820 786-260-6821	2224 NW 82 Ave. Doral, FL 33122	Gbellfleur@reach4housing.org jvillanueva@reach4housing.org
Opa-Locka Community Development Corporation, Inc.	Homebuyer and Education Counseling Services	Tanya S. Williams	305-687-3545	490 Opa-Locka Blvd. Ste. 20 Opa-Locka, FL 33054	tanya@tennorthgroup.com

Resource	Phone Number	Notes
Homeowner's HOPE Hotline	888-995-HOPE	24/7 national foreclosure prevention assistance
Axis Helps	305-245-7738 ext. 227 www.axishelps.org info@axishelp.com	Counselors for low-income/farmworkers in foreclosure
Legal Services of Greater Miami	305-576-0080 www.legalservicesmiami.org	Free legal advice for foreclosure/ re-employment assistance
Dade Legal Aid (Bankruptcy Project)	305-579-5733 ext. 2237 www.dadelegalaid.org	Bankruptcy-related foreclosure help

LEGAL SERVICES OF GREATER MIAMI SERVICES:

Mortgage Foreclosure	Landlord/Tenant Issues	Mobile Homes
Homeowners Trick Out of Title	Special Education for Children	Reemployment Assistance
Disaster Assistance Benefits	IRS Tax Disputes	Medicaid & Healthcare Access
Disability Benefits	Food Stamp / Cash Assistance	Veterans Benefits / Discharge Upgrade
Community Development	Garnishment	Student Loans

Legal Service of Greater Miami	Dade Legal Aid





Section 7
Financial Management Information

7.1 Making Ends Meet

Mission Nutrition Florida is the Food Stamp Outreach Program of the Human Services Coalition.

The Human Service Coalition can help if you qualify:

Electronic Benefits Transfer (EBT)- Receive a debit card for food purchases.
- The Human Services Coalition can help you apply and calculate the benefits you qualify for.

Florida Kid Care - Free or Low Cost Health insurance for Children living in low-income families.
- You can enroll by filling out a one page application.
- Visit http://floridakidcare.org

Federal Earned Income Tax Credit –The amount of the credit varies depending on your level of income and how many dependents you support. Visit www.irs.gov and click "*Earned Income Tax Credit*" under the "*Hot Topics*" tab.

For more information, call our access hotline. 305-576-5001 Ext. #43

Department of Children and Families

The Department of Children and Families, ACCESS Florida Program has several programs that can help Florida families. They include,

Food Stamps
Temporary Cash Assistance
Medicaid and
Refugee Assistance

Each of these programs has its own eligibility rules, but you may apply for any (or all) of these programs at one time using the same application. To apply online, please visit: http://www.myflorida.com/accessflorida

7.2 Utility Assistance

If you anticipate a problem paying your bills, call the utility company and arrange a payment plan. Do not wait until you receive a shut off notice.

FPL Care To Share® Assistance

- Sponsored by FPL and is designed to provide emergency assistance funds to customers who are in a crisis situation and unable to pay their electric bill

- Funded by FPL corporate contributions, FPL employee donations and customer contributions
- Administered by local nonprofit and/or government agencies that qualify customers based on criteria established by FPL.

For more information, please visit: https://www.fpl.com/help.html

Miami-Dade Water & Sewer Department

Please contact Water and Sewer Customer Service, Monday-Friday at (305) 665-7477 or (305) 665-7488

7.3 Emergency Assistance

Centro Campesino Farmworker Center	www.centrocampesino.org 305-245-7738
Community Action Agency	www.miamidade.gov/socialservices 786-469-4600
Douglas Gardens Community Mental Health Center	www.dgcmhc.org 305-531-5341
Haitian Catholic Center	www.miamiarch.org 305-751-6289
Hialeah Housing Authority	www.hialeahhousing.org 305-888-9744
Jewish Community Services	www.jcsfl.org 305-670-1911

7.4 Money-Savings Source for Food and Medicine

The following list provides information food and prescription drug assistance.

- Save 50% on your **groceries** through SHARE, a Florida Food Network. Visit http://www.projectshareflorida.org for more information.
- Contact the Human Services Coalition to see if you qualify for benefits like Food Stamps, Florida Kid Care or Federal Earned Income Tax Credit. Call the access hotline, at 305-576-5001.
- To call specifically for **Florida Food Stamps (SNAP)** information hotline, call the Florida Department of Children and Families (DCF) SNAP Hotline at 1-866-762-2237 or the Florida Information Center Hotline number at 1-866-693-6748.

- One of the best sources of information on **patient assistance** programs and other programs that help people obtain health supplies and equipment is NeedyMeds One. For more information, visit www.needymeds.com
- **Partner for Prescription Assistance** brings together America's pharmaceutical companies, doctors, other health care providers, patient advocacy organizations and community groups to help qualifying patients who lack prescription coverage get medicines they need through the public or private program that's right for them. It is a free service through Professional Prescription Advice. For more information visit www.pparx.org
- **RxAssist** offers a comprehensive database of patient assistance programs, as well as practical tools, news, and articles so that health care professionals and patients can find the information they need. For more information visit www.rxassist.org
- **DestinationRx.com** is a free online membership service providing consumers with the necessary information and savings services to help them save money on their prescription and drug store purchases. For more information visit https://www.connecture.com/about-us/drugcompare-drx/.
- **BenefitsCheckUp** is the National Council on Aging site that helps thousands of people every day to connect to government programs that can help them pay for prescription drugs, health care, utilities and other needs. For more information visit www.benefitscheckup.com
- **U.S. Food and Drug Administration (FDA) website** provides timely consumer information on **generic drugs**. For more information visit www.fda.gov
- Social Security's website locates financial assistance in paying for **prescription medication**. For more information visit www.ssa.gov/prescriptionhelp
- **Medicare Prescription Drug Plan Finder** has the tool to get general Medicare Part D drug plan information, find plans available in your area, and detailed cost information on current prescription drugs. For more information visit www.medicare.gov.

7.5 Financial Assistance Programs in the State of Florida

The Florida ACCESS Program provides financial and medical assistance, food stamps, and other supportive services to needy persons and families. Each program has eligibility requirements from state or federal law.

Apply for assistance at http://www.dcf.state.fl.us/programs/access or by calling statewide call center at 1-866-762-2237, or by contacting your local Children and Families ACCESS Service Center or local community ACCESS partner site.

7.6 Money Management

Tips for saving money:

1. Pay yourself first.
2. Ask your employer to make automatic payroll deductions and deposit these amounts in your savings account.
3. Save windfall income (i.e. Tax Return, lottery, etc.).
4. Collect loose change and deposit in the bank.
5. Try frugality.
6. Break spending habits.
7. Save lunch money; bring lunch from home.
8. Save sale money.
9. Have a “buy nothing week”.
10. Comparison shop.
11. Read newspapers and circulars for sales in grocery stores.
12. Exchange information about sales, discounts, and other money-saving tips with family and friends.
13. Use coupons and discounts.
14. Take advantage of outlet stores, shop off-season, and buy clothes that will endure.
15. Do not buy more than you need.

7.7 How to Establish a Savings Plan

Saving money and maintaining a spending plan is hard work. But they are worth it. Savings and keeping to your spending plan can help you become financially secure and meet your goals and priorities.

First, focus on saving. A savings plan is another way to change your spending habits. Plan to save every month, even if it is only $30 per month, which is about a $1 a day.
At this rate, you will have saved $365 the first year; $1,095 after three years. If you add interest, you’d save even more.

Next, determine which categories you will cut from your spending plan to make up your projected savings. For example, you can save $30 per month by cutting entertainment by $20 and clothing by $10. Challenge yourself to meet your goals by always looking for ways to reduce your expenses.

Content provided by “Your credit, your home, your future” distributed by Freddy Mac

7.8 Tips for Successful Budgeting

Whether you are suddenly faced with a new financial challenge, or simply trying to save money, these tips can help you achieve your goals.

Begin by creating a realistic budget plan:

- Know what bills are due and when.
- A checking account will provide an easy way to pay bills and a way to keep track of what you spend.
- Ask the electric and gas companies if you can get on their budget plan or average payment plan.
- Know how you spend your money. Get in the habit of keeping receipts. Categorize your expenses and look for ways you can economize.
- Plan for large and periodic expenses. Make a budget calendar showing the appropriate amount of these expenses and when they are due.
- Budget for regular maintenance and unexpected repairs.
- Adhere to a regular savings plan. Many financial advisors suggest saving 5% of your take home pay.
- Always keep an emergency fund on hand. You need to have a nest egg.
- Plan ahead for major purchases rather than making impulsive decisions.
- Put together a seasonal inspection checklist for your home and car to prevent costly repairs in the future.
- Buy do-it-yourself repair books and videos for minor home repairs.

7.9 Tricks to Build your Savings Account

- Save coins for your daily change. Put the coins in a piggy bank. You won't miss them and you will be surprised how quickly they add up.
- After you have paid the latest installment on your car or other loan, regularly add the same amount you've been paying to your savings account.
- If you get an income tax refund, deposit it in your savings account.
- Save your overtime pay instead of spending it.
- When you get a raise, save it.
- Put gifts of money received for birthdays, the holidays, or other special occasions in your savings account.
- Be sure all your money is working for you. Deposit extra sums of cash immediately.

- Adopt a short-term “austerity” program during which you save as much as possible. Buy nothing unless you really need it. Cut out movies, eating out, entertainment or other expenses and deposit what you save.

Housing:

- Do your own repairs.
- Be conscious of utilities usage – dim or turn off lights, conserve hot water, turn off air conditioner in the cooler months and limit long distance phone use.
- Plan meals.
- Shop garage sales.
- Recycle: towels, glass cups.

Food:

- Pack lunch.
- Cut down on eating out.
- Consider genetic foods and use coupons.
- Save and eat leftovers.
- Limit shopping to once a week.
- Plan menus, make a grocery list.

Transportation:

- Use public transportation.
- Carpool.
- Get rid of one car, keep the smaller car.
- Consider moving closer to work.
- Do your own repairs.

Recreation and entertainment:

- Seek out family-oriented, inexpensive activities; use public parks and picnic areas.
- Give up smoking and drinking.
- Take vacations at home.

Personal:

- Select reasonable priced cosmetics and toiletries.
- Cut your children’s hair.
- Groom your pet.

Miscellaneous:

- Have legal aid evaluating alimony payments.
- Determine if the family benefits from two incomes.

If you are having problems with credit or budgeting, get credit counseling. For more information, please contact American Consumer Credit Counseling (ACCC), at 800-769-3571 or www.consumercredit.com/debt-help.

Content provided by the Consumer Credit Counseling Service of South Florida, a United Way impact partner.

7.10 Tips for Managing Your Credit

1. **Demonstrate your stability.** You can demonstrate stability through your employment history, your income history, the length of time you've lived at your current address, owning a home, establishing and maintaining a savings account.

2. **Know what's in your credit report.** You should know what's in your credit report to be sure that all your identifying information and accounts are correct. Review your credit reports from each of the three credit reporting agencies – Equifax, Experian, and TransUnion - at least once a year to make sure they are accurate. Your credit report may vary from one company to another.

   EQUIFAX® 800-685-1111; or visit www.equifax.com

   Experian™ 888-397-3742; or visit www.experian.com

   TransUnion® 800-888-4213 or visit www.transunion.com

   If you have been denied credit, you can get your report for free by following instructions in the written notice you received denying your credit. Moreover, due to changes in the federal Fair Credit Reporting Act (FCRA), consumers throughout the U.S. are able to ask for a free copy of their credit report once every 12 months from each of the credit reporting agencies. For more information, log onto: www.annualcreditreport.com or call 877-322-8228. A review of credit report websites can be found at www.reviews.com/credit-report/.

3. **Pay your bills on time**. How you've paid your bills in the past is usually the best indicator of how you'll pay your bills in the future. Be sure to pay at least the minimum amount required by the date it is due on your account statement or invoice. You can always pay more, but you should never pay less than the minimum.

Remember, being late on a payment is a negative mark on your credit report even if you make up the payments later or provide extenuating circumstances, such as job loss. Also, if you are late making payments, you may be charged a penalty fee.

7.11 Tips for Using Your Credit Wisely

1. Do not use a credit card for a purchase unless the amount is within your monthly spending limit.
2. Limit yourself to two or three cards.
3. Pay off the balance in full each month.
4. Always pay more than the minimum payment required.
5. For large purchases, plan to pay off the amount in three monthly installments.
6. Do not consider the credit card an emergency fund.
7. Save money for trips and use the card only for convenience and safety.

If you are having problems with credit or budgeting, get credit counseling. For more information, please contact the Consumer Credit Counseling Service, at 1-800-355-2227.

Content provided by the Consumer Credit Counseling Service of South Florida, a United Way impact partner.

SECTION 8
Counseling Information

8.1 Counseling Services

When you experience difficult times in your life, such as sadness, anger, depression, fear or lack of energy are natural and usually temporary. If these feelings grow or do not go away, you may do well to get professional help. There are excellent family counseling agencies or mental health centers, both private and non-profit that can help you unload that stress. **If you are in crisis, call 211** or 305-358-HELP/305-358-4357 or 305-631-4211. Their telephone counselors will refer you to the appropriate crisis intervention service.

Miami-Dade County provides comprehensive counseling service including family, marital, personal, alcohol, and drug abuse counseling.

Counseling Services:

Centro Campesino Farmworker Center	www.centrocampesino.org 305-245-7738
Community Action Agency	www.miamidade.gov/socialservices 786-469-4600
Douglas Gardens Community Mental Health Center	www.dgcmhc.org 305-531-5341
Family Counseling Services of Greater Miami	www.familycounseling.org 305-740-8998
Hialeah Housing Authority	www.hialeahhousing.org 305-888-9744
Jewish Community Services	www.jcsfl.org 305-670-1911
New Horizon Community Mental Health Center	http://www.newhorizonscmhc.org 305-635-0366

8.2 Crisis Intervention Hotlines

Department of Children and Families	www.myflorida.com/accessflorida 305-377-5773
Disaster Distress Helpline	https://www.myflfamilies.com 800-985-5990
Domestic Violence Hotline	http://www.myflfamilies.com/contact-us 800-500-1119
Abuse Hotline	www.myflfamilies.com 800-962-2873

CFS Central Abuse Registry	http://elderaffairs.org 800-96-ABUSE or 800-962-2873
United Way – Center for Financial Stability (CFS)	www.miamifinancialstability.org 305-377-5773
Jewish Community Services of South Florida	http://jcsfl.org/services/ 305-576-6550
24/7 Crisis and Sexual Assault Helpline	https://jacksonhealth.org/services/rape-treatment 305-585-7273
Runaway Hotline (Miami Bridge)	www.miamibridge.org 305-635-8953
Suicide Prevention /SAFENET	http://211miami.org/services/suicide-prevention/ 211 or 305-358-HELP (4357) or 305-631-4211
Florida Department of Juvenile Justice- Miami Bridge	https://www.djj.state.fl.us/programs-facilities/prevention-programs/miami-bridge-central 305-635-8953

8.3 Drug and Alcohol Counseling Services

ALANON	www.alanonsofla.org 305-663-1432
Alcoholics Anonymous	www.aamiamidade.org/ 305-461-2425
St. Luke's Addiction Recovery Center	https://americanrehabs.com/treatment-centers 305-795-0077
WestCare Village South	https://villagesouth.org/ 305-573-3784

Narcotics Anonymous (24-Hour Helpline) – https://namiami.org/meetings/

- Broward County……954-967-6755
- North……305-759-6332
- South……305-265-9555

To improve parenting skills, contact:

- Family Resource Center of South Florida……305-374-6006 https://frcflorida.org/
- The Children's Trust – Parent Club……..……..305-571-5700 https://www.thechildrenstrust.org/about-us/what-we-fund/parent-club/

8.4 Legal Services

If you need legal counsel, help is available. These agencies provide legal advice, counseling and representation in civil matters to those persons who cannot afford an attorney and who meet eligibility requirements:

Lawyers Referral Services	www.floridabar.org/lawyerreferral/ 800-342-8011
Legal Aid Society	www.dadelegalaid.org/ 305-579-5733
Legal Services of Greater Miami, Inc.	www.lsgmi.org/ 305-576-0080
State Attorney's Child Support Enforcement	www.miamisao.com/services/childsupport 305-530-2600

8.5 Health / Medical / Dental Assistance

Do not let difficult times cost you your health. If you need medical attention, you have choices:

Jackson Memorial Hospital (JMH) is the County hospital. JMH provides medical treatment and emergency care to all patients, regardless of their ability to pay or availability of health insurance. Fees are determined based on income. JMH has multiple locations throughout, for more information; please call 305-585-1111 or visit http://www.jacksonhealth.org/locations.asp

Miami Veteran's Center

8280 NW 27th St Suite 511
Miami, FL 33122
Phone: 305-718-3712
Fax: 305-718-8712

Normal working hours are 8:00am to 4:30pm Monday through Friday. In an effort to better serve the veteran and family members, upon request Vet Centers will provide services after normal work hours and/or on weekends.

For additional locations, please visit: www.va.gov/directory

8.6 Dade County Public Health Department

Dade County Public Health Department provides a wide range of medical testing and screening for disease, free immunizations; free well-child care and evening neighborhood clinics. For more information, please call 305-324-2400 or visit http://miamidade.floridahealth.gov/.

If you served in the **armed service**, you may qualify for veteran's benefits. For more information, please contact the Veteran's Administration Medical Services, at 888-276-1785.

Volunteering to reduce stress

Volunteering is a great way to reduce stress, develop self-esteem, enhance and develop job skills, provide networking opportunities, and help others. If you would like to volunteer your time, contact Hands on Miami, United Way's partner in volunteerism, at 305-860-3000 or Volunteer Match at http://www.volunteermatch.org/volunteers/

SECTION 9
The Stress of Unemployment Self-Check

9.1 The Stress of Unemployment Self-Check

Being unemployed puts you under a lot of stress. Here are some of the main causes of the stress of unemployment. *Check the ones that apply to you*:	Stress has an impact on your health. Here are a few of the ways that the stress of unemployment may show up in your life. *Which of them apply to you?*
□ Loss of wages and benefits	□ Getting sick more often
□ Loss of a work family	□ Feeling tired all the time
□ Loss of control in life	□ Having more headaches
□ Loss of a daily routine	□ Having trouble sleeping
□ Facing job search rejection	□ Feeling shaky and dizzy
□ Lack of marketable skills	□ Arthritis
□ Isolation from other people	□ High blood pressure
□ Uncertain economy	□ Increased use of alcohol
□ Not knowing what to expect	□ Nervousness and irritability
□ New role in the family	□ Not interested in anything
□ Starting over again	□ Feeling useless and unwanted
□ No medical benefits	□ Feeling powerless

If you have checked more than two boxes in either column, you are probably experiencing the stress of unemployment, and you are not alone. Everyone who has lost a job experiences many of these same stressors and physical symptoms.

9.2 Unemployment and Stress

Stress is one of the most serious effects of unemployment. It is felt by everyone involved, including other family members.

What is stress?

To begin with, **stress is real**. It is **not an attitude,** and it **is not a sign of not being able to handle things**. Stress is not the result of personal problems. Stress is a health problem caused, or made worse by things you have little control over – including conditions at work and losing a job.

Stress can be caused by a single event, such as narrowly missing an accident or a personal loss. It can also be caused by working on a job that makes excessive demands on you or by trying to find work when there are no jobs available. No matter what cause of stress, the effect on your body is the same.

Natural Stress

Natural stress is a good thing in our lives. It causes our bodies to respond to any sign of danger or to any excessive demand on our body. In these situations, our body goes on alert. This natural stress reaction is called the "fight or flight" response because, in case of danger, the body is ready to fight or run away. A natural stress reaction always has three parts to it: 1) an excessive threat or demand on the body; 2) an end to the threat or demand; 3) a period of relaxation after the crisis has passed.

Distress

Unnatural stress – distress – comes from continuous threats or dangers that do not end. Our bodies respond to stress in the same way whether the stress is natural or unnatural. In the case of natural stress, the body reacts and then relaxes and returns to normal. With stress the body is on alert for long periods of time with no chance to fully relax.

When we are under stress, our central nervous system, adrenal and thyroid glands work together; to give us more energy to handle the stress in order to get extra oxygen and sugar in the blood; to produce extra energy, we breathe harder, our heart pumps faster, and our blood pressure rises. Fat and cholesterol are also released into the blood.

You May Get Sick

It doesn't take a medical degree to know that if you are running part of your body on high, and part on low, sooner or later it is going to get out of balance and begin to break down. The symptoms of stress related illness cover a wide range of medical conditions.

High blood pressure and heart disease are related to stress and the body's system for fighting illness, the immune system, is weakened. When you experience prolonged stress, your defenses against getting sick don't work as well. You may get more colds or viruses or even pneumonia. There is also a greater risk of getting diseases like arthritis and colitis.

Because your stomach and gut are less able to protect themselves against increased stomach acid, there is a danger of developing ulcers. Stress can also cause depression, impotence, and asthma because of chemical changes in your body.

9.3 The Whole Family Has Been Laid Off

When a worker gets laid-off, everyone in the family has been laid-off and everyone has a big adjustment to make.

The partner who has been at home, or working to provide a second income, may have to become the main provider. For some women this is now a difficult change in their lives at a time when their partners are struggling to find a new job and a new place in the family.

Single Parents and Single wage earners

Single parents, most of them women, may have the hardest time of all. There isn't a partner to bring in another salary and there isn't anyone else to help take care of the house or look after the children while they are out looking for work; losing the only source of income, even for a little while, can be terrifying.

It Is Hard to See the Other Side

It is hard for the people who have been at home to understand how difficult it is to go through a lay-off. They know how their lives are affected, but unless they think about it a lot, and unless there is a chance to talk about it, they don't see the whole picture.

On the other hand, those who have been laid off are so concerned with what they are going to do next, how they are going to deal with the crisis, that they don't notice that the people around them are going through the crisis too. Everyone is scared, and everyone needs to have their fears listened to.

A Time for Patience

Through all the years at work, everyone knew what to expect in the family. Now all the familiar ways have changed. Tensions in the family were kept under control by the day-to-day pattern of living. Now that this pattern is gone, old tensions, as well as new ones, may come to the surface.

Mental Health Support and Helplines:

Mobile Response Teams in South Florida

An outreach service that provides mobile crisis intervention and assessment for children and adults.

24 Hrs. / 7 Days

800-HELP-YOU
(800-435-7968) (Miami-Dade County)

305-434-7660
Opt. #8, (Monroe County)

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988 Suicide & Crisis Lifeline

988 connects to the National Suicide Prevention Lifeline for free support for people in suicidal crisis or emotional distress.

24 Hrs. / 7 Days

988
800-273-8255

Thriving Mind Help Line

For assistance or questions related to mental health, substance use and other community services.

M-F, 8AM–4:30PM

888-248-3111

NAMI Miami-Dade Warm Line

For peer counseling and connections to community services.

M-F, 9AM–5PM

305-665-2540
Help available in English, Spanish, Portuguese and Italian. After hours, dial NAMI's national helpline: 800-950-NAMI (6264) or text "NAMI" to 741741

General Community Support and Assistance:

211 Helpline
The provider is Jewish Community Services.
For adult and children's social services information and referrals.

24 hours a day, 7 days a week
Dial 211

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311 Helpline
For Miami-Dade community resources and transportation information

M-F 7AM-7PM, Sat 8AM–5PM
Dial 311

Helpline Inc.
A crisis and information hotline for individuals in the Florida Keys

24 hours a day/ 7 days a week

1-800-955-5504

General Community Resources

For a directory of general community resources including job help, veterans help, support groups, financial assistance, adult and children's social services information and referrals.

Thriving Minds:

https://thrivingmind.org/general-resources

Consortium for a Healthy Miami-Dade:

https://www.healthymiamidade.org/resources/mapp-process/community-resources.html#gsc.tab=0

9.4 Tips for Handling Stress When Times Get Tough

During difficult times, stress and panic can overcome us. Here are some steps you can take to retain your sanity.

- Maintain as normal a schedule as possible, but don't overdo it; cut out unnecessary "busyness" and don't take on new projects.
- Allow time for activities that make you happy.
- Acknowledge that you may be operating below your normal level for a while.
- Structure your time even more carefully than usual – it's normal to forget things when you are under stress.
- Keep list and double-check any important work.
- Maintain control where you can – make small decisions even if you feel like the issue is unimportant, or you don't care. It is important to maintain control in some areas of your life.
- Spend time with others, even though it may be difficult at first – it's easy to withdraw when you're hurt, but now you need the company of others.
- Establish support systems: family, friends, places of worship, school, co-workers, etc.
- Be aware that children are often unable to express their thoughts or feelings verbally; often they will act them out.
- Let your children know that you are there to listen if they want to talk – be honest with them about your own thoughts and feelings.
- Avoid self-controlled substances may reduce the perception of stress, but they do not minimize anxiety.
- Find help; if you feel as though you are alone and no one can help, don't let your feelings of panic, anger, and loneliness build.
- Recognize and deal with your stress – counseling or a support group can help.
- Give yourself time – you may feel better for a while and then have a "relapse." This is normal; allow plenty of time to adjust to the new realities you must face.

Content provided by FEI Behavioral Health Employee Assistance and Crisis Management Program – The Critical Incident Response

Section 10
10.1 Tips for Surviving Unemployment

We take pride in our skills. Our work provides for families. Our jobs are a vital part of how we feel about ourselves. That is why losing your job is traumatic, whether it means temporarily losing your entire family income or a part of it. Unemployment is difficult and will change the way you live. But it's not the end of the world. By knowing where to turn and taking control of your situation, you can survive unemployment and reduce the impact of temporary joblessness on your family.

Talk to your family:

Unemployment is tough on the whole family. Your spouse and children feel helpless. Talk out your problems and plan together. Explain your unemployment situation to them and include them in developing your plans to deal with it. It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, members of a family grow closer together and draw strength from one another. A professional family counselor may be helpful.

Get the Help You Need… You've earned it:

While you were working, you helped to pay for public programs through your taxes, and for voluntary agency services through contributions to your local United Way or other community organizations. So, make your money work for you when you need it. We all need a little help at some time in our lives. Even companies get subsidies and tax breaks from the government during hard times. Do not be embarrassed to ask for the help you need. You paid for it. You've earned it.

Florida Unemployment Benefits: Eligibility & Application

The state of Florida provides temporary, partial income replacement benefits and job assistance resources to unemployed workers who qualify for the program.

To qualify for Florida unemployment benefits, you must meet several criteria:

- You must have lost your job through no fault of your own. You won't qualify if you quit for personal reasons or were terminated for malicious misconduct. Poor job performance does not disqualify you.
- You must be totally or partially unemployed. Partially unemployed means your hours were reduced or you're a part-time worker who can't find additional work.
- You must have earned at least $3,400 before taxes in what is called the "base period", which is the first four complete quarters beginning 18 months prior to your claim.
- You must be able to work, available to work, and actively seeking work. This includes being able to get to a job and have childcare if necessary.

The best way to find out if you are eligible is to apply online. If you need help applying or determining your eligibility, contact your local CareerSource Florida center.

To apply in person, contact your local CareerSource Florida center (https://careersourceflorida.com/) for more information about locations and contact details. We recommend calling ahead to confirm the hours of operation.

To apply online using Reconnect, Florida's Reemployment Assistance Claims and Benefits Information System, please visit: https://www.floridajobs.org/reemployment-assistance-service-center/reemployment-assistance/claimants/apply-for-benefits.