

## How to Live Economically in South Hampton Roads

This booklet is intended to provide information on programs and services offered to the residents of Chesapeake, Norfolk, Portsmouth, Suffolk, Franklin, Virginia Beach and Southampton and Isle of Wight counties. We encourage local advocacy agencies, private businesses and community organizations to use this booklet as a resource tool. The information contained in this booklet is subject to change without notice.

Please contact the agencies listed for current rates, income limits, dates and times as necessary.

Programs and services available at The Planning Council:

Community Planning and Development	(757) 622-9268
Homeless Prevention Program	(757) 622-4543
24-Hour Crisis Line	(757) 622-1126
Information and Referral Services	(757) 625-4543 or 2-1-1
Services for Families	(757) 627-3993 or (757) 622-9268
Child Care Assurance Plan	
Child Care Answer Line	
Child Care Fee System	
Corporate Resource and Referral	
Services for Child Care Providers	(757) 627-3993
Child Care Assurance Plan	
Child and Adult Care Food Program	

The Planning Council is a private, not-for-profit, community-based corporation that plans and manages a variety of programs and products to meet community needs. The Planning Council focuses on defining human services issues, developing strategies and collaborating with others to improve the quality of lives through the direct services offered. In addition, the Council cooperates with the United Way of South Hampton Roads, federal, state and local governments and public and private sector organizations to develop successful community improvement initiatives.

## Housing

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Housing is the largest item in budgets. Some experts recommend that you budget 25-30% of your income for housing. There are several programs operating in South Hampton Roads that provide housing at a low cost.

### Federally Subsidized Housing Programs

Federally subsidized apartments can provide lower rents to tenants that met certain income levels. Generally, you can expect to pay 40% of your income towards rent and utilities. Some programs require a minimum income but all have a maximum income limit to enter the program. These income limits are updated each year.

For 2008, the HUD Low-income limits are as follows:

Household Size	Income Limits
1 Person	\$36,450
2 Persons	\$41,700
3 persons	\$46,900
4 persons	\$52,100
5 persons	\$56,250
6 persons	\$60,450
7 persons	\$64,600
8 persons	\$68,750

If your income is at or below these for your household size, you are eligible to apply for subsidized housing and may apply by contacting any federally subsidized housing apartment.

Some online resources are available for people seeking affordable housing in South Hampton Roads. The following websites provide listings of housing available in each city as well as other related information:

[www.housingconnect.org](http://www.housingconnect.org)

[www.affordablehousingonline.com](http://www.affordablehousingonline.com)

[www.accessiblehousingcorp.org](http://www.accessiblehousingcorp.org)

### Federally Subsidized Housing for Families

#### **Norfolk**

Bell Diamond Manor  
1009 Middlesex Street  
Norfolk, VA 23523-1422  
(757) 543-5066

Dockside Apartments  
390 S Military Hwy  
Norfolk, VA 23502-5233  
(757) 466-1250, Wingate Management Co.

Lexington Park Apartments  
1225 Tidewater Drive  
Norfolk, VA 23504-2800  
(757) 625-3108 Lawson Realty

Oak Park Apartments  
1500 Berkeley Ave Extended  
Norfolk, VA 23523-1946  
(757) 543-7006 Lawson Realty

Park Terrace  
1120 Park Avenue  
Norfolk, VA 23504-3648  
(757) 624-8613 Norfolk Redevelopment and Housing

Sumler Terrace  
720 Appomattox Street  
Norfolk, VA 23523-1434  
(757) 545-7626 AIMCO

**Chesapeake**

Bainbridge Commons  
30 Grady Street  
Chesapeake, VA 23324-1351  
(757) 543-6882, VIP Management Inc.

Cambridge Square  
704 Gainsborough Court  
Chesapeake, VA 23322  
(757) 547-7119

Forest Cove Apartments  
2218 Farmer Lane  
Chesapeake, VA 23323  
(757) 543-7006

Hunters Point Apt I & II  
4200 Reid Street  
Chesapeake, VA 23324-2756  
(757) 545-6424, Lawson Realty

Kernet House Apartments  
2139 Broadmoor Ave.  
Chesapeake, VA 23324-4014  
(757) 543-7006, Lawson Realty

**Portsmouth**

London Oaks  
2680 High Street  
Portsmouth, VA 23707-3606  
(757) 399-6347, F & W Management

Southside Gardens  
707 7<sup>th</sup> Street  
Portsmouth, VA 23705-5805  
(757) 399-0271, Lawson Realty

**Suffolk**

Heritage Acres X  
1015 Nansemond Pkwy  
Suffolk, VA 23434-2254  
(757) 934-3460, BlueRidge Real Estate

Nansemond Square Apartments  
114 Nancy Drive  
Suffolk, VA 23434-4854  
(757) 220-2874, W. H. H. Trice & Co

Wilson Pines Apartments  
2525 E Washington Street  
Suffolk, VA 23434-2642  
(757) 934-0333, W. H. H. Trice & Co

**Virginia Beach**

Atlantis Apartments  
999 Atlantis Drive  
Virginia Beach, VA 23451-5701  
(757) 428-3200, Interstate Realty Mgmt.

Carriage House of Virginia Beach  
5340 Carriage House Drive  
Virginia Beach, VA 23462-1236  
(757) 499-8593, Gene B. Glick Company

Ebbetts Plaza  
512 Featherstone Ct  
Virginia Beach, VA 23462-1900  
(757) 499-3965, Gateway Management Services

Friendship Village  
1235 Carver Ave  
Virginia Beach, VA 23451-5532  
(757) 428-3748, Community Housing Partners

Morgan Terrace Apartments  
1132 Americus Avenue  
Virginia Beach, VA 23451-5516  
(757) 407-8663

Twin Canal Village  
3709 Mainsail Ct  
Virginia Beach, VA 23456  
(757) 471-7007, F & W Management

**Isle of Wight**

Jersey Park Apartments  
775 Wrenn Road  
Smithfield, VA 23430-1036  
(757) 357-7250, OP Property Management, LLC

## **Federally Subsidized Housing Exclusively for the Elderly and Persons with Disabilities**

Some online resources are available for people seeking assisted living housing in South Hampton Roads. The following websites provide listings of housing available in each city as well as other related information:

[www.eldercarelink.com](http://www.eldercarelink.com)

[www.senioroutlook.com](http://www.senioroutlook.com)

### ***Norfolk***

Annetta Lane Apartments  
2734 Gate House Road  
Norfolk, VA 23504  
(757) 622-2386

Bobbitt Apartments  
5920 Popular Hall Drive  
Norfolk, VA 23502  
(757) 623-111- or 624-8616

Braywood Manor  
7000 Auburn Ave  
Norfolk, VA 23513  
(757) 857-4496

Calvary Towers  
850 E. Virginia Beach Blvd.  
Norfolk, VA 23504  
(757) 446-0850

COGIC Highrise  
2412 E. Virginia Beach Blvd.  
Norfolk, VA 23504  
(757) 622-2513

Grace Place  
2753 Corprew Ave  
Norfolk, VA 23504  
(757) 627-8552

Hunter Square  
825 Goff Street  
Norfolk, VA 23504  
(757) 624-8619

Lakewood Plaza Apartments  
5631 Tidewater Drive  
Norfolk, VA 23509  
(757) 857-5445

Partrea Apartments  
701 Easy Street  
Norfolk, VA 23505  
(757) 624-8618

Suburban House  
110 Suburban Pkwy  
Norfolk, VA 23505  
(757) 588-6256

Village Pointe Apartments  
1220 W 38<sup>th</sup> Street  
Norfolk, VA 23508  
(757) 423-8100

Skyles Apartments  
555 E. Liberty St  
Norfolk, VA 23523  
(757) 624-8617

Tucker House  
7700 Armfield Ave.  
Norfolk, Virginia 23505  
(757) 489-7770

Granby House  
100 Suburban Pkwy.  
Norfolk, VA 23505  
(757) 583-6330

**Portsmouth**

Effingham Plaza  
715 Madison Street  
Portsmouth, VA 23704  
(757) 393-4757

Malvern Hill  
426 King Street  
Portsmouth, VA 23704  
(757) 393-0905

(757) Mt. Herman Village  
2400 Cutherell Street  
Portsmouth, VA 23707  
399-4462

**Suffolk**

William H. Plummer Plaza  
Bellville Senior Housing  
5520 Town Point Road  
Suffolk, VA 23434  
(757) 686-0755

Magnolia Gardens  
219 Prospect Road  
Suffolk, VA 23434  
(757) 923-4260

Betty Davis Village  
100 Dover Court  
Suffolk, VA 23434  
(757) 539-6005

Chorey Park  
804 W. Constance Road  
Suffolk, VA 23434  
(757) 539-2100 (main office) or (757) 925-1461

Hoffer Apartments  
2210 E. Washington St.  
Suffolk, VA 23434  
(757) 539-8742

***Virginia Beach***

Beth Shalom Sands  
6405 Auburn Drive  
Virginia Beach, VA 23464  
(757) 420-0891

Russell House  
900 First Colonial Road  
Virginia Beach, VA 23454  
(757) 481-0770

Luther Manor  
350 Mailbu Drive  
Virginia Beach, VA 23452  
(757) 463-3510

***Franklin***

Springdale Apartments  
1207 Carrville Hwy  
Franklin, VA 23851  
(757) 562-4928

***Isle of Wight***

Convenant Place  
601 Cedar St  
Smithfield, VA 23430  
(757) 357-4469

The Neighbors Place  
22501 Thomas Woods Trail  
Zuni, VA 23898-2611  
(757) 757-242-4506

## **Public Housing Programs**

Public Housing is limited to low-income families and individuals. The local Housing Authority determines eligibility based on: annual gross income; whether you qualify as elderly, a person with a disability, or as a family; and U. S. citizenship or eligible immigration status.

## **Housing Choice Vouchers**

Previously known as Section 8, the Housing Choice Voucher programs allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing.

For information regarding Public Housing and the Housing Choice Voucher programs, contact the housing agency for your city.

Chesapeake Redevelopment and Housing Authority	(757) 523-0401
Norfolk Redevelopment and Housing Authority	(757) 623-1111
Portsmouth Redevelopment and Housing Authority	(757) 399-5261
Suffolk Redevelopment and Housing Authority	(757) 539-2100
Franklin Redevelopment and Housing Authority	(757) 562-0384
Virginia Beach Dept. of Housing and Neighborhood Preservation	(757) 385-8288

## **Fair Housing**

You should be able to rent or buy in any area you can afford. Under the Fair Housing Act it is illegal to be denied housing because of your race, color, religion, sex, handicap, familial status, or national origin. If you believe that you have been denied housing because of one or more of the listed prohibitive factors, you should contact:

Virginia Fair Housing Office  
9960 Mayland Dr.  
Ste.400  
Richmond, VA 23233  
(804) 367-8530 / (888) 551-3247/TDD (804) 367-9753  
[http://www.dpor.virginia.gov/dporweb/fho\\_index.cfm](http://www.dpor.virginia.gov/dporweb/fho_index.cfm)

## **The Eviction Process**

Your rental payment is usually due on the first of each month. Most lease agreements offer a 5-day grace period before you are considered late on your rent. After the 6<sup>th</sup> day of the month your landlord will issue notification called "Material Non-Compliance Notice for Failure to Pay Rent" (a late notice) giving you 5 days to pay the rent and late fees to avoid further action. If you fail to pay the rent you cannot quit the premises (lease).

On the 11<sup>th</sup> day of the month the landlord can file an unlawful detainer with the court. The unlawful detainer is a summons to go to court were the landlord would request rent, late fees, court fees, legal fees and possession of the property. Depending on the caseload of the courts, your court date is usually scheduled 2-3 weeks later.

At your court date the landlord will ask for judgment for money owed and for possession of the property. If the landlord wins and you showed up in court, the landlord must wait 10 days to file the writ of eviction with the sheriff. If you did not show up in court, the landlord can file that day for immediate possession. Then the sheriff issues the eviction notice with the eviction date not less than 72 hours away.

If you are served with an unlawful detainer, but you pay ALL the amounts listed on the unlawful detainer (rent, fees, and costs) before the court date, the landlord cannot get possession in

court. This is your Right of Redemption, which is only available to a tenant one time in a 12-month period. For example: you received an unlawful detainer in May, paid the rent, and the action was dropped, and then you received another unlawful detainer in September, the landlord could still get possession even if you paid everything before the court date.

### **Housing Counseling**

The Department of Housing and Urban Development supports several agencies in the area that Offer assistance for people to learn how to improve their housing conditions, reduce mortgage defaults and reduce losses due to foreclosures. Housing counselors assist clients one-on-one to address financial circumstances or housing issues and focus on ways to overcome specific obstacles.

To find a housing counseling agency near you, go to:

[http://www.hud.gov/offices/hsg/sfh/hcc/hcc\\_home.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm) and choose "Find a Counselor".

### **Homeownership Programs**

Take the mystery out of purchasing a home by getting information from local homeownership programs. These programs are designed to answer questions you may have about any topics from pre-qualification to closing. Some programs also offer assistance with the cost of down payments and closing. A list of homeownership programs can be found by contacting Virginia Housing Development Authority at 1-888-643-2696 or [www.vhda.com](http://www.vhda.com)

### **Loss Mitigation**

Any unexpected decrease in income could put you in danger of losing your home. Avoid foreclosure by seeking loss mitigation or mortgage delinquency and default resolution counseling. Most mortgage lenders have loss mitigation specialists who can work with you to advise you of your payment options.

### **Refinancing**

Refinancing allows current homeowners to cash in the equity in their current home towards repairs, debt consolidation or to lower high interest rates. By refinancing your mortgage loan, you create a new mortgage loan while paying off your old one. Educate yourself and avoid predatory lending by talking to a reputable mortgage lender or contact these agencies for mortgage questions:

The Department of Housing and Urban Development, (202) 708-1112 TTY: (202) 708-1455 or [www.hud.gov](http://www.hud.gov)

Virginia Housing Development Authority (VHDA) Homeownership Hotline, (888) 643-2696 or [www.vhda.com](http://www.vhda.com)

Virginia Beach Department of Housing and Neighborhood Preservation, (757) 385-5750 or [www.vbgov.com](http://www.vbgov.com)

Norfolk Redevelopment and Housing Authority (NHRA) Homeownership Education, (757) 623-0458 or [www.nrha.us](http://www.nrha.us)

Chesapeake Department of Neighborhood Services, (757) 382-6018 or <http://www.chesapeake.va.us>

Suffolk Redevelopment and Housing Authority, (757) 539-2100 or [www.suffolkrha.org](http://www.suffolkrha.org)

The Up Center, (757) 622-7017 or [www.childandfamilyservices.org](http://www.childandfamilyservices.org)

Catholic Charities of Eastern Virginia, (757) 484-0703 or <http://www.cceva.org/>

Urban League of Hampton Roads, (757) 627-0864, 266-7589 or [www.ulhr.org](http://www.ulhr.org)

Chesapeake Redevelopment and Housing Authority, (757) 523-0401 or [www.crhava.org](http://www.crhava.org)

Franklin Redevelopment and Housing Authority, (757) 562-0384 or [www.affordablehousingonline.com](http://www.affordablehousingonline.com)

### **Insuring Your Home**

It is important that you have insurance whether you rent or own your home. Having insurance helps you protect your assets by providing the money you would need to rebuild or replace your valuable possessions should disaster strike.

Many renters have the misconception that they are covered under their landlord's policy. A landlord's policy does not cover its tenant's assets unless the loss was caused by negligence on the part of the landlord, which would have to be proven in court. Renters insurance is cost effective and you can lower your policy premiums by getting a policy with your roommate, increasing your deductible or having multiple policies with the same carrier such as your auto insurance carrier.

Call insurance companies and request a quote. Ask if the company offers discounts or special rates for nonsmokers, burglar alarms, smoke detectors, new home, and the proximity of a fire hydrant to the home. Compare the plans to find the policy that gives you the best value for your money.

### **Home repair and improvement**

The Southeastern Tidewater Opportunity Program (STOP) provides weatherization and rehabilitation services for qualified low-to-moderate income residents of Southeastern Virginia including Isle of Wight County. The elderly, handicapped and single head of households are encouraged to apply. These programs include:

Emergency home repair  
Weatherization (low income residents only)  
Indoor Plumbing/Rehabilitation Program  
Elderly/Disabled Home Maintenance Program

For more information please call (757) 858-1397 or go to: <http://www.stopinc.org/>

Local Redevelopment and Housing Authorities offer home rehabilitation loans for repairs, accessibility improvements and weatherization. Contact your local housing authority for more information.

Local governments offer grants for structural repairs for residents that are indigent and elderly. Funds may be used for roofing repairs, heating and cooling systems and structural repairs. Contact your local City Planning Department or Codes and Compliance office for more details.

### **Tips for Tenants**

1. ***Have complete paperwork.*** When meeting with a prospective landlord make sure you have a completed rental application, written references from landlords, employers, friends or colleagues; and a current copy of your credit report. Poor or blemished credit could cause you difficulty renting an apartment or house. Take immediate steps to begin restoring your credit. Find a local consumer credit-counseling agency for assistance. You should get a copy of your credit report every year.

2. **Review the lease.** Review all conditions of the lease agreement before signing. In signing a lease, you are legally obligated to pay your rent in a timely manner for the duration of your lease term. Your lease will contain important provision that can affect your tenancy dramatically.
3. **Determine if your landlord is subject to the Residential Landlord and Tenant Act.** The landlord tenant act provides both the landlord and tenant with certain rights. Generally all apartments are covered under the act, no matter how few apartments the landlord rents. Single-family housing is covered under the act depending on the number of properties the owner owns. Public Housing and Housing Choice Voucher programs are regulated by the United States Department of Housing and Urban Development (HUD). The act applies to such rentals as long as it is consistent with federal regulations. For federal regulations, contact your local housing authority or agency, the HUD Area Office in Richmond.
4. **Inspect the unit during you're your move-in and move-out.** When moving into a new apartment or home, you should list every broken or damaged item including marks, stains, missing screen, etc. This is to ensure that you are only charged for those things that were not on the move-in list and only for those things that do not constitute reasonable wear and tear. If you do not follow these procedures, you could be charged for conditions that you did not cause or for things for which you did not know you were responsible.
5. **Request Repairs.** Landlords are required to offer their tenants livable premises, including adequate weatherproofing; heat, water, and electricity; and clean, sanitary, and structurally safe premises. If your rental unit is not kept in good repair and the conditions are causing a fire hazard or serious threat to life, health or safety; you may be able to file a Tenant's Assertion for a rent escrow. Prior to filing, you must provide evidence that the landlord was served with a written notice of the conditions, or was notified of the violations or condemnation from an appropriate state or municipal agency, and that the landlord has refused, or having a reasonable opportunity to do so, has failed to remedy the conditions. Secondly, you have paid into the court the amount of rent called for under your rental agreement within five days of the date due. After you pay your rent into escrow a court hearing will be scheduled in the court will determine the validity of your claim and decide what to do with the funds in the escrow account. For more information about how to pay rent into escrow contact the Clerk's office of your local General District Court. **IT IS IMPORTANT THAT YOU UNDERSTAND THAT NO MATTER WHAT DIFFICULTIES YOU ARE HAVING WITH YOUR LANDLORD, YOU CAN NEVER REFUSE TO PAY YOUR RENT. EITHER YOU PAY IT TO THE LANDLORD OR PAY IT TO THE COURT.**
6. **Purchase Renter's Insurance.** Your landlord's insurance policy will not cover losses due to theft or damage. Renter's insurance policies vary, but most will cover loss due to theft or damage caused by other people or natural disasters. Renter's insurance also covers you if someone claims to have been injured in your rental property sues you due to your carelessness.
7. **Protect your Security Deposit.** Make sure your lease or rental agreement is clear on the use and refund of security deposits, including allowable deductions. It is important to arrange a move-out inspection with the landlord so they can provide you with an itemized list of damages to the dwelling unit known to exist at the time of the inspection. The security deposit, any accrued interest and any deductions, damages and charges shall be itemized by the landlord in a written notice given to you, together with any amount due you within 45 days after termination of the tenancy and delivery of

possession. If your landlord has held your security deposit for at period exceeding 13 months, you are owed interest on that security deposit.

8. ***Giving Notice/Terminating your Lease.*** If you want to move, make sure you know how much notice your lease requires before it ends. A landlord cannot ask you to move during your lease period unless he/she can prove in court that you have violated the lease agreement. A landlord cannot change the terms of the lease during the middle of the lease term without your permission. Once the lease term is up, you or the landlord can terminate the lease without having to give a reason with proper notice in accordance with the terms of the rental agreement.
9. ***Talk with your landlord.*** It is important to keep communication open with your landlord. Keep copies of any correspondence and follow up an oral agreement with a letter. If you ask your landlord to make repairs, put your request in writing and keep a copy for yourself.
10. ***What if you cannot pay your rent?*** If a landlord wants to evict you, he must first take you to court. Always go to court when summoned; this will help delay the eviction. If you are evicted, you may still owe the rent for the rest of the lease period. If your possessions are actually being removed from your property by the landlord, and he/she has not filed the eviction with the sheriff, you may be able to get help from the police. Until your court-ordered eviction day, the landlord has no additional rights to your property. This means he/she cannot turn off utilities, change locks, or enter the property without notice.

## Utilities

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### Utility Budget Plans

Dominion Virginia Power, Virginia Natural Gas, Columbia Gas of Virginia, and Community Electric will work out a budget plan with their customers. Accounts must be current to begin the budget plan. If you do not pay the budget amount you will be removed from the budget plan and be responsible to pay the entire account balance.

Budget Plan contact information:

- Dominion Virginia Power (888) 667-3000;
- Virginia Natural Gas (757) 466-5550;
- Columbia Gas of Virginia at (800) 543-8911;
- Community Electric Cooperative (757) 242-6181.

### Fuel Assistance

Dominion Virginia Power and Virginia Natural Gas offer fuel assistance programs through the Energy Share Program operated by The Salvation Army. Clients must be income eligible, have a disconnect notice or be out of fuel and have exhausted all available resources. Only fuel used as a source of heat will be considered. **Norfolk, Chesapeake, Portsmouth and Virginia Beach residents contact (757) 543-8100.** (Chesapeake residents with a zip code that begins 2123 should call (757) 393-2519) **Suffolk residents contact (757) 539-5201.**

Federal Fuel Funds are administered by the local Departments of Human Services. The program takes applications in October.

Federal Crisis Fuel Assistance is also administered by the local Departments of Social Services. The customer must have a termination notice. This program runs from January to March.

Local Department of Social Services contact information:

Chesapeake	100 Outlaw Street	(757) 382-2000
Norfolk	201 E. Little Creek Rd.	(757) 664-6000 Main Line
Portsmouth	1701 High Street	(757) 405-1800
Suffolk	440 Market Street	(757) 514-7450
Virginia Beach	3432 Virginia Beach Blvd.	(757) 437-3200
Isle Of Wight	17100 Monument Circle Ste. A	(757) 365-0880
Franklin	306 North Main Street	(757) 562-8520
Southampton	26022 Administration Center Dr.	(757) 653-3080

### The STOP Organization Weatherization Program

The Weatherization Program assists qualified low-income residents with reducing air leaks, wrapping water heaters, insulating and venting attics. The cost to the owner is approximately 40% of the total bill. The program is available for Chesapeake, Norfolk, Portsmouth, Virginia Beach, Suffolk, Isle of Wight and Smithfield residents.

Contact the STOP Organization at (757) 858-1397.

## **Water Assistance**

Hampton Roads Utility Billing Services (HRUBS) offers Lifeline to qualified Norfolk water customers. Lifeline offers up to \$270.00 in assistance for your HRUBS bill. Lifeline applications are available at the Norfolk Department of Utilities, Granby Municipal Bldg., 400 Granby Street, 1st floor. For additional information on the qualifications of the program or to receive application by mail please call 664-6878 or 664-6311.

The Salvation Army administers the H2O program. This program offers one-time utility bill assistance to people in a financial crisis. H2O assist residences in Chesapeake, Norfolk, Portsmouth, Southampton County, and City of Virginia Beach. The customer must be income eligible, have a cut off notice and exhausted all available resources. Contact Number is 543-8100. (Chesapeake residents with a zip code that begins 2123 should call (757) 393-2519)

## **Telephone Service**

There are a number of options when seeking telephone service. It is important that you carefully look at your family use of the telephone. Reference the yellow pages under "telecommunications" and "telephone service, long distance." Compare rates before choosing a carrier. Ask your representative about a Medicaid phone (if you receive this benefit).

## **Helpful Hints**

Year-round energy savings tips

1. Turn your water heater temperature down to 120 degrees F.
2. Set your thermostat back 5 degrees for 8 hours every day. It can slice as much as 8 to 10 percent from your heating bill.
3. Keep doors and attached garages closed.
4. Set your thermostat to lower temperature during the night and work hours.
5. Caulk leaky windows
6. Clean and replace furnace, air conditioner and heating pump filters. Replace your furnace filter each month.
7. Seal large air leaks (ones that whistle on windy days).

## Transportation

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### Bus Service

The bus service is operated by Hampton Roads Transit (HRT). They can be contacted by phone at (757) 222-6100 or on the web at [www.hrtransit.org](http://www.hrtransit.org) for bus routes and fares.

### Handi-Ride

In order to utilize Handi-Ride you must become certified. Call (757) 222-6005 and request an eligibility application. Operates in the cities of Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, Suffolk, and Virginia Beach. Handi-Ride operates 365 days a year and is provided during the same hours of operation as the regularly scheduled bus routes. For information about service to your specific area, call (757) 455-8010.

**TRAFFIX** is a cooperative public service designed to promote transportation alternatives. Its objective is to decrease traffic congestion in Southeastern Virginia by reducing the number of Single Occupancy Vehicles (SOVs) commuting to work sites.

### Ways to Work

This program is administrated by The Up Center (formerly Child and Family Services of Eastern Virginia) and is designed to help improve the life of working families. The program provides loans on a non-emergency basis for car purchases, car repairs, tools and uniforms for work, and rental deposits.

To qualify for a loan you must meet these guidelines:

1. You must be working on your present job for six months.
2. You must be working at least 20 hours a week.
3. You must be a custodial parent of a minor child under the age of 17 years old.
4. You must be a resident of the Tidewater area.
5. You must be unable to qualify for other funding sources.
6. You must demonstrate the ability to make a modest monthly payment.
7. You must be a single-parent or two-parent head of household over the age of 18.

If you meet the above guidelines, contact:

The Up Center  
222 West 19<sup>th</sup> Street  
Norfolk, Virginia 23517  
(757) 622-7017

### Buying Used Cars

When buying a used car, it is important not to finance it for more than it is worth. If at some point you need to sell or refinance it, you will still owe money on it if your original financing was for more than the car's value. To determine the value of a car which you are considering purchasing check the "Blue Book" value of the car. You can access this information on the web at [www.kbb.com](http://www.kbb.com) or contact the reference desk at your local library.

### Car Insurance

There are several factors which affect the amount you pay for car insurance. These include your age, sex, driving record, age and type of car, use of the vehicle, length of time you have been employed with a particular company and characteristics of other drivers in your household. The State Corporation Commission (SCC) publishes the Virginia Auto Insurance Consumer's Guide which lists the rates of the State's 50 largest insurers on file with the Commission. Rates can vary widely so it is best to get several quotes. Call the SCC at (800) 552-7945 to receive a free copy of the guide.

### **Driver's License or Photo ID Card**

To apply for a driver's license or Photo ID card, you must bring two identification documents, one proof of legal presence, one proof of Virginia residency, and proof of your complete social security number.

The Virginia Department of Motor Vehicles does not accept temporary or photocopies of documents. For a complete listing of all acceptable forms of documents, please contact the DMV at (866) 368-5463, or (800) 435-5137 or on the web at [www.dmvnow.com](http://www.dmvnow.com).

### **Suspended License**

If your license is suspended, your privilege to drive is temporarily withdrawn. You may pay the required fees and reinstate your license at the end of the suspension period.

Revocation, on the other hand, means that your privilege to drive has been terminated. Your driving privilege may be restored if you reapply for a driver's license after the revocation period has passed. You must show proof of legal presence.

If your license has been suspended for unpaid fines and cost, you may be eligible to make payment arrangements. Arrangements will vary depending on the location of the city that the fine originated in. The following are the contact numbers by cities:

- **Norfolk:** Contact Norfolk District Court directly at (757) 664-4900. Any unpaid fines and costs are turned over for collections after 45 days.
- **Virginia Beach:** Contact the Virginia Beach Magistrate directly at (757) 437-4860. Any unpaid fines and costs are turned over for collections after 45 days.
- **Suffolk:** Contact the Suffolk District Court directly at (757) 923-2281 for information regarding unpaid fines and cost. The city of Suffolk does require an individual to petition the court in order to have their license restored.
- **Portsmouth:** Contact the Portsmouth District Court directly at (757) 393-8506 for information.
- **Chesapeake:** Contact the Chesapeake District Court directly at (757) 382-3111 for information.
- **City of Franklin:** Contact the City of Franklin District Court directly at (757) 562-8550 for information. You may be able to petition the court for a restrictive license.
- **Southampton County and Isle of Wight** do not offer any pay arrangements for unpaid fines and cost.

## Education

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### Ready to Learn

Virginia Beach Public School's Ready to Learn program identifies, develops, and coordinates cultural, recreational, and educational opportunities for children up to age 6 so they enter school ready to learn. For information contact (757) 385-0144 or [cvbrtl@Vbgov.com](mailto:cvbrtl@Vbgov.com).

### GED and Adult Basic Education

The area public schools offer a variety of adult education courses. Most require a fee. Adult Basic Education (ABE) programs are usually free and designed to meet the needs of adults who have less than a ninth grade education.

#### Public School GED and Adult Education Programs

Chesapeake Adult Education	(757) 482-5680
Franklin Alternative Education Center	(757) 562-1948
Isle of Wight Adult Education	(757) 357-4393
Norfolk Adult Education	(757) 628-3956
Portsmouth Adult and Alternative Programs	(757) 393-8822
Southampton Technical Career Center	(757) 653-9170
Virginia Beach Adult Education Center	(757) 306-0991
Suffolk Pruden Center	(757) 925-5651

### Literacy

Tidewater Literacy Council is a non-profit organization providing one-to-one tutoring to non-reading or low-level reading adults in Chesapeake, Norfolk, Portsmouth, and Virginia Beach. Adults living in this region can contact Tidewater Literacy Council to register for free, one-to-one tutoring at (757) 393-6459. Similar services are also available to residents of Suffolk, Franklin and Southampton County through the Suffolk Literacy Council. Contact them at (757) 539-1524.

The Isle of Wight Literacy Program offers instructional services in math, reading, writing, English as a second language and GED preparation and testing.

### The Education Opportunity Center (EOC)

The EOC offers free educational, career and financial aid information and counseling. The EOC assists participants in identifying job skills and interests and developing training, employment and educational goals. For more information contact EOC at 683-2312 or online at [www.vtc.odu.edu/eoc.html](http://www.vtc.odu.edu/eoc.html).

### Veterans

The Veterans Administration (VA) administers a variety of educational, vocational rehabilitation and training programs for military veterans and active duty personnel. For detailed information, contact the Norfolk Vet Center at (757) 623-7584 or the Veterans Administration Office at (757) 722-9961 or online at [www.va.gov](http://www.va.gov).

## Employment Services

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### The Goodwill Industries Hampton Roads

Provides the following programs:

- Introduction to Keyboarding/Advanced Keyboarding
- Introduction to Windows
- Microsoft Office, Access, Power Point, Schedule plus, Excel)
- Internet
- Computer Concepts and Design
- Data Entry
- Customer Service
- Office Clerical
- Medical Coding, Terminology and Transcription
- Computerized Accounting
- Hardware Training
- Software Installation

Admission Criteria: Accepts individuals 16 years and older who may be physically, psychologically, or vocationally disabled as long as such disabilities do not limit program participation. Individuals must provide recent documentation (within three years) of their disability

Cost of Services: Varies and is based on the program(s) in which individuals are enrolled.

Contact Information:

Southside: (757) 248-9408

Peninsula: (757) 380-8504

### Urban League of Hampton Roads

Offers job readiness training every Monday, a youth employment program (16years old to 21 years old), financial literacy training and employment counseling (resume writing and job search). For the employer, the Urban League offers Monday Night Mixers, an informal meeting between employers and potential employees. The Urban League addresses barriers to employment, such as transportation, daycare, and job history.

Cost of Services: No charge for services

Contact Information: Main office, 3225 High Street, Portsmouth, (757) 627-0864 there Satellite office, 830 Goff Street, Norfolk. Website: [www.ulhr.org](http://www.ulhr.org)

### The Virginia Employment Commission (VEC)

Offers information on job seeker services, employer services, labor market information, unemployment insurance, the Virginia Workforce Network and employer advisory committees. Online job listings are also available on the Automated Labor Exchange System (ALEX) at [www.alex.vec.virginia.gov](http://www.alex.vec.virginia.gov). It is a free service open to everyone. Call the VEC office in your area:

Chesapeake	504 Cedar Road	(757) 547-9717
Norfolk	5145 E. Virginia Beach Boulevard	(757) 455-3960
Portsmouth	2011 Queen St. Empowerment 2010 Building	(757) 314-1526
Suffolk, Isle of Wight, Franklin and Southampton County	2019 Meade Parkway Suffolk	(757) 925-2376

Virginia Beach	502 Viking Drive	(757) 431-4978
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## City Employment Hotlines

Chesapeake		(757) 382-6416
Norfolk	<a href="http://www.norfolk.va.us">www.norfolk.va.us</a>	(757) 664-4010
Portsmouth	<a href="http://www.portsmouth.va.us">www.portsmouth.va.us</a>	(757) 398-0682
Suffolk	<a href="http://www.suffolk.va.us">www.suffolk.va.us</a>	(757) 923-2075
Virginia Beach	<a href="http://www.VBgov.com">www.VBgov.com</a>	

## Next Step

Offers career counseling and training

*Admission Criteria:* Must be a military spouse and/or civilian of the Department of Defense

*Cost of Services:* No charge for services

*Contact Information:* (757) 461-7537

## Opp Inc. One Stop Workforce Centers

Provides work force development opportunities.

*Cost of Services:* No charge for services. Some eligibility requirements may apply.

Contact Information:

*Opp Inc. One-Step Workforce Center*

Circle East Office Building

861 Glenrock Road, Suite 223

Norfolk, VA 23502

(757) 461-7537

*Opp Inc. One-Step Workforce Center*

Paul D. Camp Community College

100 N. College Drive

Franklin, VA 23851

(757) 569-6080

*Virginia Employment Commission*

3116 South Street

Portsmouth, VA 23452

(757) 396-6865

*Virginia Employment Commission*

502 Viking Drive

Virginia Beach, VA 23452

(757) 431-4701

*Virginia Employment Commission*

5145 E. Virginia Beach Boulevard

Norfolk, VA 23502

(757) 455-3960

## Job Corps

Offers students an opportunity to learn a trade, earn a high school diploma, and get help finding employment. The participant receives a monthly allowance.

*Admission Criteria:* 16 to 24 years old, a U.S Citizen or legal resident, some income requirements.

*Contact Information:* 1-800-733-5627

### **Senior Services of Southeastern Virginia**

Offers opportunity to secure employment, receive additional training to achieve employment in the future, paid on the job training, resume writing, interviewing skills, job search assistance and pre-arranged interviews.

*Admission Criteria:* Individuals 55 and older in Planning District 20.

*Contact Information:* (757) 461-9481

### **Spotlight Books**

Offers on the job training for typing, computer skills and sorting techniques used by libraries and stores and shipping and receiving skills used in mail order and wholesale businesses.

*Admission Criteria:* Homelessness, no job history or a problematic job history, no high school diploma or GED, learning disabilities, or history of substance abuse.

*Contact Information:* (757) 623-1119

### **Tidewater Building Association**

Offers the Building Trade Academy program, apprenticeship programs, the Residential Superintendents Certification Program, and contracting licensing.

*Contact Information:* Apprenticeship and Training Department at (757) 420-2566.

*Web Site:* [www.tbaonline.org](http://www.tbaonline.org)

### **The Southeastern Tidewater Opportunity Project Inc (STOP)**

Employment Resource

Offers employment counseling and orientation, job readiness training, job referrals and/or placement

*Contact Information:* (757) 858-1381 ext. 181

### **CET (Center for Employment and Training) One Stop Center**

Offers job training to assist individuals to gain employment:

*Admission criteria:* low income residents of Suffolk, Franklin, Isle of Wight and Southampton counties

*Contact Information:* (757) 539-8081

### **Second Chances**

Offers comprehensive support services that lead to full-time employment

*Admission Criteria:* Nonviolent Ex-Offenders, Norfolk residents. Applicants are required to fill out an application to determine if they are eligible for the program

*Cost of Services:* No charge for services

*Contact Information:* (757) 664-4281

### **Oasis Opportunity Center**

Offers job skills training, placement, career planning, and computer training.

*Admission Criteria:* Currently homeless, 18 years old or older, referred from an agency.

*Cost of Services:* No charge for services

*Contact Information:* (757) 398-1970 Office Hours 8:30 A.M. to 4:30 P.M.

### **Career Start Foundation**

Assists low-income women to start a career as a Certified Nursing Assistant. The organization provides workshops on resume writing, interviewing and budgeting.

*Contact Information:* (757) 625-0516

### Understanding Your Credit

Your credit report contains important information about you and your credit history.

There are currently four Credit reporting bureaus: Equifax, Trans Union, Experian, and Equinox. Credit reporting bureaus are simply an information gathering business. The credit reporting agencies input the computerized information they receive from lenders and merchants describing outstanding balances and payment history. The agencies also search public information records at courthouses throughout the country for information concerning judgments, liens, foreclosures and bankruptcies.

It is very important that you review your credit file every year to make certain the information it contains is accurate and complete. Each of the nationwide consumer credit reporting companies will be required to provide a copy of your credit report once every 12 months. Virginia residents will be able to order their free reports beginning September 1, 2005.

You can order your free annual credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling 877-322-8228, or by completing the Annual Credit Report Request Form (located in the back of this book) and mailing it to: Annual Credit Report Request Service, P. O. Box 105281, Atlanta, GA 30348-5281.

As you review the contents of your credit report, make a list of everything that is incorrect, out-of-date or misleading.

### Credit Bureaus

Once you have a list of all the items you are disputing and/or want corrected, fill out the "Request for Investigation" form that you received with your credit report or send a letter. Clearly state the incorrect information and give them the correct information and list the items you want them to verify.

Equifax Information Svc. LLC  
P.O. Box 740341  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)  
800-685-1111

Experian Credit Data  
P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
888-397-3742

Trans Union  
P.O. Box 4000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
877-322-8228

### Financial Counseling

Budget counseling helps individuals and families devise a personalized budget and savings plan and develop money management skill. Debt management enables the overextended to pay creditors and helps to avoid bankruptcy. If you feel you require assistance with budgeting or debt management, there are several local agencies in the area that provide this service.

**The Up Center** serves the entire Hampton Roads area. The program provides education and counseling to families and individuals on personal budgeting, housing and the wise use of credit. Contact them at 625-2227 to arrange for a confidential counseling appointment.

**Catholic Charities of Hampton Roads** serves the cities of Norfolk, Virginia Beach, Portsmouth, and Chesapeake. The program provides budgeting counseling, debt management, educational services, and HUD approved comprehensive housing counseling. Contact them at (757) 484-0703 to arrange for a confidential counseling appointment.

**Fleet and Family Support Centers** services the entire Hampton Roads area. They primarily serve active duty military, dependents and military retirees. The program provides information regarding the financial aspects of transition, assistance in developing personalized short and long term financial plans and individual financial counseling. Contact them at (757) 444-2102 for an appointment.

### **Burial Cost Assistance**

#### Indigent Burials

The Department of Social Services in each city/county provides funds for the burial of indigents. A family member or friend can apply for the assistance any time before the burial. The department requires a record of resources to determine if the deceased qualifies for burial by the city/county. Applications can be made at the Social Service office in your area.

#### Burial Funds

The Commonwealth of Virginia has a Criminal Injuries Compensation Fund which may be able to help with a crime victim's initial burial costs. For information call 1-800-552-4007.

The Department of Veterans Affairs offers a Burial and Plot-Interment Allowance. This is a partial reimbursement of an eligible veteran's burial and funeral costs. To determine eligibility and application process, please call 1-800-827-1000 or visit <http://www.cem.va.gov>.

### **Helpful Budgeting Ideas**

1. Pay your rent or mortgage first, then your utilities
2. Pay your utilities bills in full each month.
3. Always pay with cash and avoid using or establishing credit. If you do make a credit card purchase, be prepared to pay the balance off monthly.
4. Open your bills as soon as they arrive and mark the due dates on a calendar
5. Comparison shop for large items
6. When grocery shopping clip coupons, make out your grocery list prior to going to the store, never shop while you're hungry, and take only the amount of money you intend to spend.
7. Avoid shopping at convenience stores, as you can sometimes end up paying twice the amount that you would if you went to the grocery store.
8. Apply for food stamps at your local Department of Social Services. The Food Stamp program is not a welfare program, but a nutrition program that can help supplement your current food expenses.
9. Balance your checkbook daily.
10. Choose a bank that does not require you to maintain a minimum balance, and does not charge you fees for low balances or low activity
11. Brownbag it to work.
12. Bundle your insurance. Some insurance companies will offer a lower rate if you have multiple policies.
13. Choose basic cable and telephone service over the more expensive packages.
14. Call during off peak hours. Many cell phone companies offer unlimited calls during nights and weekends.
15. Use your cell phone wisely and be aware of contracted rates with your provider.

16. Establish a work car pool with others that live in the same area.
17. Budget each week the amount of money you will spend on gasoline for your automobile.
18. During tax season reduce the cost of preparing and filing your taxes by contacting your local IRS office, social services, AARP for seniors contact your local tax office for assistance with your state tax preparation
19. Look for entertainment events in your area that are free of charge, go to "twilight" shows or matinee movies, and find restaurants with "early bird" specials or those where kids can eat free.
20. Establish a small savings account and try to pay yourself first by depositing money in the account on a regular basis.

## Thrifty Spending

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### Secondhand Furniture and Clothes

There are many opportunities to buy furniture and clothes secondhand. The classified section of Friday and Saturday's local newspaper has numerous listings of yard and garage sales organized by neighborhoods. The following thrift stores are located in the South Hampton Roads:

#### Chesapeake

Children's Hospital of The King's Daughters Thrift Store, 220 Battlefield Blvd., (757) 436-5437

Needed Things, 1200 Poindexter Street, (757) 543-1882

The Union Mission Thrift Store, 4016 E. Indian River Road, (757) 366-0316

Salvation Army Thrift Store, 1935 S. Military Highway, (757) 494-3446

#### Norfolk

Children's Hospital of Kings Daughters Thrift Store:  
1356 East Little Creek Road, (757) 587-5437  
6159 Virginia Beach Blvd., (757) 461-5437  
795 Monticello Avenue, (757) 622-5437

Hope House Foundation Thrift Store, 1800 Monticello Avenue, (757) 625-7493

Thrift Store City, 1760 E. Little Creek Road, (757) 583-6936

#### Portsmouth

Children's Hospital of The King's Daughters Thrift Store, 2717 Airline Blvd., (757) 465-5437

P-Town Thrift Store, 3935 Turnpike Road, (757) 397-8624

Thrift Store City, 1917 Victory Blvd. (757) 485-5432

Oasis Thrift Shop, 1020 High Street, (757) 397-6060

#### Suffolk

Goodwill Industries, 1100 N. Main Street, (757) 538-0182

Salvation Army Thrift Store, 157 W. Washington Street, (757) 934-6173

#### Franklin/Smithfield

Children's Hospital of The Kings Daughters Thrift Store:  
Franklin Shopping Plaza, Franklin, (757) 562-4000  
1288 Smithfield Plaza, Rt. 10, Smithfield (757) 356-9080

#### Virginia Beach

Children's Hospital of The Kings Daughters Thrift Stores:  
550 First Colonial Road, (757) 425-5437  
6528 Indian River Road, (757) 366-5437  
Woods Corner Centerville, (757) 502-5437  
3600 Holland Road, (757) 486-5437

Salvation Army Thrift Store, 5524 Virginia Beach Blvd., (757) 499-0032

### **Consignment Shops**

These establishments have second-hand clothing and accessories, which they sell. The owner of the items is paid a portion of the sale price. Consignment shops can be found in the yellow pages of the telephone book under "Consignment Shops"

### **Clothing**

Justine's Clothes Bank

Provides distributions of new clothing, linens, and other personal care products to the needy of South Hampton Roads

*Address:* 800 Tidewater Drive, Norfolk VA 23504

*Telephone Number:* (757) 627-6599

*Eligibility:* Male and Female; All ages; Low-income; Must be referred by social services or other agencies.

Oasis Thrift Shop

*Address:* 1020 High Street, Portsmouth VA 23704

*Telephone Numbers:* (757) 398-1970

*Eligibility:* Male and Female; Homeless; Referred by Social Services or other agencies

Salvation Army

*Address:* 203 W.19<sup>th</sup> Street, Norfolk VA 23517

*Eligibility:* Male and Female; One voucher every 90 days; provides transportation to thrift store on Mondays and Fridays; provides clothing vouchers during regular office hours

### **Hair Styling/Nails**

Beauty Schools offer low rates for hair styling and nails done by students. The rates are normally \$5.00 less than normal salon rates. Beauty schools can be found in the yellow pages under "Beauty Schools". Contact them and ask about hours of operation, cost and location closest to you.

## **Food and Nutrition Programs**

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### **Food Stamps**

The food stamp program is administered by the local Departments of Social Services. If you qualify for the program, you will receive a card, much like a credit card, that can be used to buy food at grocery stores. Food stamps will not cover alcoholic beverages, cigarettes and non-food items. To apply, call or visit the Department of Social Services in your city.

### **WIC (Women, Infants, Children)**

WIC is a supplemental food and educational program that provides nutritious foods and dietary counseling to pregnant, postpartum, breast feeding and non breast-feeding women and children (infant to age five). The program is run by the Department of Public Health. Checks are given to participants, which may be spent in grocery stores that display the WIC window decal or poster. WIC is an income eligible program.

To enroll in the program, you may make an appointment or walk in to the Department of Public Health nearest you. For more information call:

#### **Chesapeake**

748 N. Battlefield Blvd.  
(757) 382-8608

#### **Portsmouth**

1710 High Street  
(757) 393-5340

#### **Suffolk**

1217 N. Main Street  
(757) 686-4955

#### **Norfolk**

1091 Norfolk Ave.  
(757) 491-5183

Huntersville  
830 Goff Street  
(757) 638-9280

Park Place  
606 W. 29<sup>th</sup> Street  
(757) 683-9257

#### **Franklin**

200 Fairview Drive  
(757) 562-6109

#### **Virginia Beach**

4452 Corporation Lane  
(757) 518-2788

Oceana Naval Base  
(757) 491-5928

### **Free or Reduced Price School Meals**

Children from income-qualified households and foster children are eligible for free and reduced price breakfasts and lunches at school. Children in households receiving Food Stamps and/or Public Assistance are also eligible for meal benefits.

Applications may be obtained at any public school. For any questions about the program or an application, call Student Nutrition Services in your city:

Chesapeake	(757) 547-1470
Norfolk	(757) 628-2760
Portsmouth	(757) 393-8366
Suffolk	(757) 925-5570
Virginia Beach	(757) 263-1101
Franklin	(757) 569-8111

The application office can also answer questions about military income guidelines.

### **Federal Summer Lunch Program**

The U.S. Department of Agriculture (USDA) funds summer lunch programs for children from income eligible households. Most departments of parks and recreation run camps, which provide free lunches at various community and recreation centers throughout their cities. For location sites contact Environmental Health by calling **(757) 683-2715**. The following are locations to contact for pre-registration and general information for the lunch program:

#### **Chesapeake**

Parks & Recreation Department  
112 Mann Drive  
(757) 382-6411

#### **Suffolk**

Department of Parks & Recreation  
301 North Main Street  
(757) 923-2360

#### **Norfolk**

Department of Parks & Recreation  
501 Boush Street  
(757) 441-2547  
(757) 357-2291

#### **Isle of Wight**

Isle of Wight County Department of Parks & Recreation  
13036 Nike Park Road  
(757) 357-2291

#### **Portsmouth**

Portsmouth Department of Community Relations & Leisure Services  
801 Crawford Street  
(757) 393-8481

*For a complete Summer Camp Directory call The Planning Council's Information and Referral Service at 625-4543 or 1-800-230-6977*

## **Smart Choice Nutrition Education Program (SCNEP) and Expanded Food and Nutrition Education Program (EFNEP)**

These programs teach eligible clients how to feed their families a nutritious diet with limited resources. The programs are operated by the Virginia Cooperative Extension. Homemakers and youths aged 8 to 18 are taught basic nutrition, food preparation and making wise food choices. For information call:

Chesapeake	310 Shea Drive	(757) 382-6348
Norfolk	830 Southampton Ave.	(757) 683-2816
Portsmouth	105 Utah Street	(757) 393-5197
Suffolk	440 Market Street	(757) 923-2050
Isle of Wight	17100 Monument Circle	(757) 365-6261

## **Senior Services Nutrition Program**

### **Senior Services Congregate Meals**

Services provide at least one nutritional balanced meal five days per week for persons sixty-years (60+) and older and their spouses at designated nutrition centers. The centers provide an atmosphere for socialization and opportunities to assist seniors to maintain their health, independence and social contact.

### **Senior Services Home-Delivered Meals**

Meals are provided for the frail, homebound elderly and disabled.

### **Chesapeake**

Chesapeake Senior Center  
100 Outlaw Street  
Chesapeake, VA 23320  
(757) 382-2330

Portlock Senior Center  
1114 Freeman Avenue  
Chesapeake, VA 23324  
(757) 545-9639

Chesapeake Meals-On-Wheels  
P.O. Box 15343  
Chesapeake, VA 23328  
(757) 312-6458

### **Norfolk**

Jewish Community Center  
5000 Corporate Woods Dr. Ste.100  
Norfolk, VA 23462  
(757) 489-1371

Norfolk Senior Center  
624 West 21<sup>st</sup> Street  
Norfolk, VA 23517  
(757) 625-5857

Southside Senior Center  
925 South Main Street  
Norfolk, VA 23523  
(757) 664-6484

Mobile Meals of Norfolk  
2511 South Newtown Road  
Norfolk, VA 23502  
(757) 892-5210

**Portsmouth**

Portsmouth Senior Station  
3500 Clifford Street  
Portsmouth, VA 23707  
(757) 391-3241

Beazley Senior Center  
268 Owens Street  
Portsmouth, VA 23704  
(757) 397-8411

Caviler Manor Rec. Center  
404 Viking Street  
Portsmouth, VA  
(757) 558-2805

Wesley Community Center  
Elm Ave United Methodist Church  
1701 Elm Avenue  
Portsmouth, VA 23704

Portsmouth Meals-On-Wheels  
4201 Greenwood Drive  
Portsmouth, VA 23707  
(757) 673-5000

**Suffolk**

Old American Legion Home  
350 North Main Street  
Suffolk, VA 23434  
(757) 923-2372

Temple Beth El  
3927 Bridge Road  
Suffolk, VA 484-1161  
(757) 484-1161

Suffolk Meals-On-Wheels  
2800 Godwin Blvd.  
Suffolk, VA 23434  
(757) 934-4911

**Virginia Beach**

Bayside Senior Services  
Bayside Recreation Center  
4500 First Court Road  
Virginia Beach, VA 23455  
(757) 460-7540

Bow Creek Community Recreation Center  
3427 Clubhouse Road  
Virginia Beach, VA 23452  
(757) 431-3765

Great Neck Senior Services  
Great Neck Community Recreation Center  
2521 Shorehaven Drive  
Virginia Beach, VA 23451  
(757) 496-6766

Kempsville Senior Services  
Kempsville Community Recreation Center  
800 Monmouth Lane  
Virginia Beach, VA 23464  
(757) 474-8492

Princess Anne Community Center  
1400 Nimmo Parkway  
Virginia Beach, VA 23456  
(757) 426-0022

Birdneck Senior Services  
Seatack Center Site  
141 S. Birdneck Road  
Virginia Beach, VA 23451  
(757) 437-4858

Virginia Beach Meals-On-Wheels  
3750 Sentara Way  
Virginia Beach, VA 23452  
(757) 306-2721

### **Franklin**

Franklin, VA 23851  
683 Oak Street  
Martin Luther King, Jr. Recreation Center

### **Isle of Wight County**

Carrollton Nike Park  
Mary Wells Center  
13036 Nike Park Road  
Carrollton, VA 23314  
357-3531

### **Kids Café**

Kids Café is a national program founded by America's Second Harvest to solve a nationwide problem of child hunger. The Food bank of Southeastern Virginia has partnered with area Boys & Girls Clubs, Recreation Centers, Houses of Worship and other non-profit organizations that provide structured after school programs. Together, the children enrolled in these programs are provided a daily nutritious meal in the evening. Kids Cafes are located in Norfolk, Portsmouth, Virginia Beach, Chesapeake, Suffolk, Franklin and on the Eastern Shore. To view current locations, please check the Food bank website at [http://www.foodbankseva.org/kids\\_café.htm](http://www.foodbankseva.org/kids_café.htm) or contact Macy McDevitt at 314-4549. For information on how to start a Kids Café in your area please contact Debbie Kleeger at 314-4555 ([dkleeger@secondharvest.org](mailto:dkleeger@secondharvest.org)).

## **Food Bank of Southeastern Virginia**

800 Tidewater Dr.

Norfolk, Va, 23504

627-6599 or 314-4572

(800) 253-7842

[www.foodbankonline.org](http://www.foodbankonline.org)

[www.vafoodbanks.org](http://www.vafoodbanks.org)

### **Helpful Tips**

To cut food costs, try the following:

1. Buy bulk to cut unit costs.
2. Buy generic food and drugs.
3. Take your own lunch and snack to work, school and on outings.
4. Clip coupons from newspapers and magazines.
5. Shop only on the perimeter of the supermarket where you will find produce, dairy and meats. Avoid more expensive conveniences and packaged foods in the center aisles.
6. Eat before shopping – don't go to the store hungry.
7. Freeze fruits and vegetables in season.
8. Do not buy more than you will cook and eat.

## Health Care

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In each jurisdiction the Department of Public Health offers a variety of services to all residents. The services usually include the following: blood pressure screening and counseling, family planning clinics, general medical clinics, immunization clinics, lead screening, PAP smear clinics, prenatal clinics, Human Immunodeficiency Virus (HIV) testing and counseling, immigration examinations, refugee screening, Sexually Transmitted Disease (STD) clinics, tuberculosis screening and treatment clinic, colposcopy clinic, natural family planning services and family/adolescent counseling.

Call the health department in your jurisdiction (listed below) to determine which site best suits your needs. Fees for services are on a sliding scale and are determined based on financial status and family size. All visits require an appointment except the immunization clinic which accepts walk-ins.

### **Chesapeake**

Chesapeake Health Department  
748 North Battlefield Blvd.  
Chesapeake, VA 23320  
(757) 382-8608 Phone  
(757) 547-0298 Fax

South Norfolk (Chesapeake) Adult Medical Clinic  
(757) 382-2600

### **Norfolk**

Norfolk Health Department  
830 Southampton Ave Ste 200  
Norfolk, VA 23510  
(757) 683-2756 Phone  
(757) 683-8878 Fax

### **Portsmouth**

Portsmouth Health Department  
1701 High Street, 1<sup>st</sup> Floor  
Portsmouth, VA 23704  
(757) 393-8585 Phone  
(757) 393-8027 Fax

Maryview Foundation Healthcare Center  
3600 High St  
Portsmouth, VA 23707  
(757) 215-3100 Phone

### **Virginia Beach**

Virginia Beach Health Department  
Pembroke Corporate Center III  
4452 Corporation Lane  
Virginia Beach, VA 23462  
(757) 518-2700 Phone

### **Western Tidewater**

Main Street Physicians  
157 N. Main Street, Suite A.  
Suffolk, VA 23434

(757) 925-1866 Phone  
<http://www.pich.org/>

Suffolk Health Department  
1217 N. Main Street  
P. O. Box 1587  
Suffolk, VA 23434  
(757) 686-4900 Phone  
(757) 925-2243 Fax

Franklin City Health Department  
110 Fairview Drive  
P. O. Box 595  
Franklin, VA 23851  
(757) 562-6109 Phone  
(757) 562-2630 Fax

Isle of Wight County Health Department  
402 Grace Street  
P. O. Box 309  
Smithfield, VA 23430  
(757) 357-4177 Phone  
(757) 357-2838 Fax

Southampton County Health Department  
26022 Administration Center Drive  
P. O. Box 09  
Courtland, VA 23837  
(757) 653-3040 Phone  
(757) 653-0834 Fax

### **Medical Care Centers**

Virginia Beach provides a Beach Health Clinic located at 3396 Holland Road for low-income individuals. The clinic is opened Monday through Friday 8:30 AM to 4:00 PM. Please contact them at (757) 428-5601 to set up Pre-screening appointment.

The Portsmouth Community Health Center located at 664 Lincoln Street provides medical care services to low- income families without medical insurance. Charges are based on a sliding fee scale. The center is opened Monday through Friday from 8:00 AM to 5:00 PM. Please contact them at (757) 393-6363 for an appointment.

Maryview Foundation Healthcare Center located at 3600 High St. Please contact them at (757) 215-3100

Norfolk's Park Place Medical Center is located at 3415 Granby Street. The center provides primary medical care to residents of Norfolk and surrounding areas without regard to their ability to pay. The center is opened Monday, Wednesday, and Friday s from 8 AM – 5 PM; and Tuesday and Thursday from 8 AM – 8 PM. Contact the center at (757) 533-9108 for an appointment. Fees are based on a sliding scale.

Sentara Norfolk General Ambulatory Care Center located at 130 Colley Avenue. The clinic operates from Monday, Tuesday, Thursday and Fridays from 8:00 am – 5:00 pm, and Wednesday from 7:30 am – 12:00 pm.

Chesapeake Care Free Clinic is located at 2145 S. Military Hwy. The clinic operates on Monday from 9:00 – 5:00, on Tuesdays and Thursdays from 9:00 – 9:00, on Fridays from 7:30 – 5:00 and from 7:00 – 1:00 on two Saturdays a month. Contact the clinic at (757) 545-5700 for eligibility information and appointments. More information can also be found at [www.chesapeakecare.org](http://www.chesapeakecare.org)

Western Tidewater Free Clinic located at 3000 Godwin Blvd Suffolk, VA. The Western Tidewater Free Clinic (WTFC) is a non-profit, community based organization that provides free medical, dental and health care to individuals who meet the eligibility requirements. We serve individuals between the ages of 19 and 64 who have no medical insurance or access to traditional medical care. Patients must be residents of the cities of Franklin and Suffolk and the counties of Isle of Wight and Southampton and have income at or below 200% of the federal poverty level. First we determine that potential patients meet the eligibility requirements and then an appointment is made with our medical staff. The clinics operate every Tuesday and Thursday night from 6:00 p.m. - 8:40 p.m.; and every Wednesday of each month from 8:30 a.m. - 12:00 (noon) Contact them at (757) 923-1060.

Several Norfolk hospitals offer services to Medicaid and other income eligible patients. Children's Hospital of The King's Daughters (CHKD) operates the Children's Outpatient Center which provides a variety of outpatient specialty services. Call the appointment desk at 668-7189. CHKD also operates the Children's Health Line (668-7500) which has a list of Medicaid doctors.

### **Dental Clinics**

Old Dominion University offers a dental clinic, which offers cleaning for \$25.00 to \$40.00. Call (757) 683-4308 for information or to make an appointment as hours of operation may vary.

Healthy Smile Clinic located at 664A Lincoln Street, Portsmouth provides dental services for low-income individuals. Children are seen at the dental clinic for regular and emergency dental services. Adults receive routine care. Fees are charges on a sliding scale. Contact (757) 399-4588 for an appointment.

Chesapeake Care Free Clinic located at 2145 South Military Hwy also provides weekly dental clinics. They offer assessments, cleanings, fillings and extractions (pulling of teeth). Dental extraction clinics are held twice a week. Patients may call Thursday at 9am for an appointment that evening at 5pm or may walk-in Fridays at 7:30am for a first-come first-served appointment. Clinics are held based on volunteer availability and may vary accordingly. Dental assessments are held throughout the month. Patients must call the clinic at (757) 545-5700 extension 35 to be placed on a waiting list. After the assessment exam, patients will receive future appointments for a cleaning or filling(s). Dental cleaning clinics are held monthly by appointment. Patient must first attend a dental assessment clinic to receive a dental cleaning appointment. Dental filling clinics are held monthly by appointment. Patients must first attend a dental assessment clinic to receive a dental filling appointment.

The American Red Cross, Tidewater Chapter operates a Dental Clinic at the Park Place Multi-Service Center located at 606 W. 29<sup>th</sup> Street, Norfolk. Intake is scheduled every Monday at 8:00 AM on a first come first serve basis. The clinic offers extractions, fillings, and cleaning to eligible Norfolk residents. Contact the American Red Cross at (757) 446-7756 for more information.

### **Eye Care**

Sentara Norfolk General Hospital operates the Lions Center for Sight at 600 Gresham Drive Norfolk. The center provides a regional center for the diagnosis and treatment of major eye disorders. Patients receive visual examination, corrective and laser surgery, treatment and diagnosis for ophthalmic diseases, visual eye education including glaucoma and diabetes as it relates to eyes. The center operates Monday – Friday from 8:00 AM to 4:00 PM.

Various Lions Clubs within the Hampton Roads area provides eyeglasses and hearing aids to the needy. Contact (757) 594-0082 for the Lion Club in your city for further information.

### **Prescriptions**

Most community health centers and free clinics can offer reduced prices for medications and, if available, free samples for short-term prescriptions. Check with the medical center where you live for programs available and eligibility criteria.

MAPP - Medication Access Program for Portsmouth offers emergency assistance to those persons without insurance who fall within financial guidelines. Screenings are done by the Intake Unit of Portsmouth Social Services. A small co-pay will be requested from each patient, based on their ability to pay. Call the main telephone number of Portsmouth Social Services at (757) 405-1800.

### **Insurance for disabilities**

The Social Security Administration will pay disability benefits under two programs if you are eligible. The Social Security disability insurance program pays benefits to you and certain family members if you worked long enough and paid Social Security taxes. Your adult child also may qualify for benefits on your earnings record if he or she has a disability that started before age 22. Apply online at [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213.

The Supplemental Security Income (SSI) pays benefits to disabled adults and children who have limited income and resources. SSI benefits also are payable to people 65 and older without disabilities who meet the financial limits. To apply, call **1-800-772-1213** (TTY **1-800-325-0778**) or apply online at [www.ssa.gov](http://www.ssa.gov)

For most people, the medical requirements for disability payments are the same under both programs and disability is determined by the same process. Whether you apply for Social Security or SSI disability, you will be asked for information about your medical condition, work and education history.

### **Medical Care Payments**

Individuals that do not have private medical insurance may be eligible for Federal and/or State programs, which help pay medical expenses. Always ask your health care provider about program information.

### **Medicaid**

Medicaid is an assistance program which pays for health and medical care for low-income individuals. Those eligible under the program are children, pregnant women, people with disabilities, and people age 65 and older. To apply for Medicaid contact the Department of Social Services in the city where you live. Eligibility is determined on the basis of income, resources, and the amount of medical bills.

### **State-Local Hospitalization Program (SLH)**

This program provides direct payment to hospitals for individuals who are unable to pay for required medical services. Medical services covered are limited to hospitalization, outpatient surgery, emergency room visits, and health department visits. If you know you are going to be hospitalized or have out-patient surgery, you can apply for SLH beforehand. You can also apply within 30 days of your discharge or the date services were provided. If funds are available and you are eligible, you will be covered for 180 days from the date of application or the date of service. To apply for SLH contact the Department of Social Services in the city where you live.

**Family Access Medical Insurance Plan (FAMIS)**

FAMIS is Virginia's health insurance program for children in working families. Some of the services eligible under the program are doctor visits, hospital and emergency care, Well-child and well-baby checkups, shots, prescriptions, vision and dental care. Qualified children for FAMIS must live in Virginia, be under the age of 19, and are U.S. citizens or certain legal US residents. In addition, children must be uninsured at the time of application and have been uninsured for the last 4 months (some exceptions apply), and parents cannot have access to the State Employee Health Plan. Eligibility is determined based on household income and family size. You can apply for FAMIS by calling toll free 1-866-873-2647 between 8:00 AM and 7:00 PM, Monday through Friday, or 9:00 AM to 12 noon on Saturday. You can also apply at your local Department of Social Services

**Medicare**

This is the country's health insurance for people 65 or over, certain persons with disabilities who are under 65 and people of any age who have End-Stage Renal Disease (ESRD). It provides basic protection against the cost of health care but it does not cover all medical expenses. There are two parts to Medicare. Part A is hospital insurance for which there is no charge. Part B is medical insurance, which is financed by monthly premiums that you pay. To get information on enrollment or to ask any questions, call the Social Security Administration at 1-800-772-1213.

## Resources for Children

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### Subsidizing the Cost of Childcare

The Planning Council administers the Child Day Care Fee System for the cities of Norfolk, Chesapeake, Hampton, Portsmouth and Virginia Beach. The purpose of this state subsidized program is to assist low-income families with financial resources to find affordable quality childcare for their children. For more information about the Fee system contact the numbers below, or contact your local Social Service Agency.

Child Day Care Fee System general information: (757) 627-3993

Residents of Portsmouth: (757) 627-2993 x3036

Residents of Chesapeake: (757) 627-3993 x3036

Residents of Virginia Beach: (757) 347-3200

Residents of Norfolk: (757) 664-3340

The Virginia Department of Social Services offers a subsidized childcare program to eligible applicants who currently receive entitlement benefits such as Temporary Aid to Needy Families (TANF). The program provides funding to enhance the quality, affordability and supply of childcare available to Virginia's families. This program is income-based. You may apply for this program by completing the appropriate application and mailing or returning it in person to your local department of social services. Applications can also be found online at [www.dss.state.va.us](http://www.dss.state.va.us).

Chesapeake Bureau of Social Services  
100 Outlaw Street  
Chesapeake, VA 23320  
(757) 382-2000

Franklin Department of Social Services  
207 W. Second Avenue  
Franklin, VA 23851  
(757) 562-8520

Isle of Wight Department of Social Services  
17100 Monument Circle, Suite A  
Isle of Wight, VA 23397  
(757) 365-0880

Workforce Development  
Norfolk Department of Human Services  
201 E. Little Creek Rd.  
Norfolk, VA 23505  
(757) 664-6000

Portsmouth Department of Social Services  
1701 High Street, Suite 101  
Portsmouth, VA 23704  
(757) 405-1800  
Southampton Co. Department of Social Services  
26022 Administration Center Drive  
Courtland, VA 23837  
(757) 653-3080

Suffolk Department of Social Services  
440 Market Street

Suffolk, VA 23434  
(757) 923-3000  
(757) 514-7450

Virginia Beach Department of Human Services  
3432 Virginia Beach Boulevard  
Virginia Beach, VA 23452  
(757) 437-3200

Children's Harbor operates United Way supported childcare centers. The cost of care is based on a sliding fee scale. Children's Harbor also offers up to two weeks of free, emergency child care in the event that a household is faced with a financial crisis, which may interrupt the household's income stream. These funds are subject to limited availability. There are several centers located throughout the area:

**Norfolk:**

Children's Harbor Ghent  
1900 Llewellyn Avenue  
(757) 622-0900 or (757) 624-6841  
Ages 2 to 7 years old

William A. Hunton YMCA  
(757) 622-7271  
Ages 12 months to 4 years  
<http://www.ymcashr.org>

**Portsmouth:**

Children's Harbor Olde Town  
620 London Street  
(757) 397-2980 or (757) 397-2981  
Ages 12 months to 5 years  
[www.childrensharbor.cc/](http://www.childrensharbor.cc/)

Girls Inc. Center for Youth  
(757) 465-3896  
Ages 3 to 5 years  
<http://www.centerforyouthwhr.com/>

Ida Barbour Early Learning Center  
(757) 399-5402  
Ages 6 weeks to 4 years

**Suffolk:**

Children's Harbor Suffolk  
120 Champion's Way  
(757) 483-2693

**Chesapeake:**

Children's Harbor  
2400 Strawberry Lane  
(757) 543-4221 or (757) 397-2981  
Ages 12 months to 5 years  
[www.childrensharbor.cc](http://www.childrensharbor.cc)

**Virginia Beach:**

Armed Services YMCA

(757) 363-1884

Ages 2 to 5 years

<http://www.asymcahr.org/>

Judeo Christian Outreach Center Oceanfront Preschool

(757) 491-6211

At risk 4 year olds

Marilyn and Melvin Simon Family Jewish Community Center

(757) 321-2307

Ages 2 to 4 years old, family must belong to Jewish Community Center

<http://www.jccshr.org/>

Salem Family YMCA

(757) 471-9622

Ages 3 to 5 years

<http://www.ymcashr.org/>**Western Tidewater:**

The Children's Center (Suffolk)

Ages Birth to 5 years

(757) 562-6806

<http://www.thechildrenscenter.cc>

Children's Harbor Suffolk

(757) 397-2981

Ages 6 weeks to 5 years

[www.childrensharbor.cc/](http://www.childrensharbor.cc/)**Head Start**

Head Start provides emotional, social, health, nutritional and psychological supportive services to preschool children of income-qualified families. Programs last 9 months (September through May) and serves children as young as 3 years old. Program initiatives also provide services for special needs children. In South Hampton Roads, Southeastern Tidewater Opportunity Project (STOP) administers the program. Program eligibility is based on the national poverty guidelines.

Household Size	Head Start Income Limit
<b>2 persons</b>	<b>\$14,000</b>
<b>3 persons</b>	<b>\$17,600</b>
<b>4 persons</b>	<b>\$21,200</b>
<b>5 persons</b>	<b>\$24,800</b>
<b>6 persons</b>	<b>\$28,400</b>
<b>7 persons</b>	<b>\$32,000</b>
<b>8 persons</b>	<b>\$35,600</b>

Contact STOP at (757) 858-1383 or [www.stopinc.org](http://www.stopinc.org).

**Boys & Girls Clubs of Eastern Virginia**

The Boys & Girls Clubs of South Hampton Roads offer a variety of youth programs during the school year and summer. The clubs provide activities for children ages 7 to 17. Programs enable youth to develop self-esteem and to reach their full potential. The hours of operation vary by site. For information call (757) 853-5632 or visit [www.bgcseva.org](http://www.bgcseva.org).

**Early Adventures/Early Discoveries**

Early Adventures is a collaborative program offered by the Chesapeake Public Schools System and the YMCA of South Hampton Roads. This is a free program funded by the Virginia Preschool Initiative Act for the purpose of serving those children who are continuously exposed to high-risk factors and situations that are likely to have an adverse impact on their social, emotional, physical and cognitive development.

Early Discoveries is a collaborative program offered by the Virginia Beach City Public Schools System and the YMCA of South Hampton Roads. This is a free program funded by the Virginia Preschool Initiative Act for the purpose of serving those children who are continuously exposed to high-risk factors and situations that are likely to have an adverse impact on their social, emotional, physical and cognitive development. Early Discoveries follows the Virginia Beach City Public Schools "A," "B" school schedule.

Virginia Preschool Initiative  
(757) 547-1165 or (757) 628-3922

## Parenting

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### Financial Assistance

Temporary Assistance to Needy Families (TANF) provides temporary financial assistance to eligible families with children. Contact your local department of social services for application information.

### Child Support

The Department of Child Support Enforcement (DCSE) is the state agency that establishes paternity and child support orders and collects support payments from noncustodial parents. Contact your local office for information. For information on support orders across state lines, call (800) 468-8894 to obtain information about the Uniform Reciprocal Enforcement of Support Act (URESA)/Interstate child support enforcement process.

<b>DISTRICT</b>	<b>PHONE</b>	<b>AREA SERVED</b>
Chesapeake	(757) 548-2390	Chesapeake
Norfolk	(877) 695-5497	Norfolk
Portsmouth	(877) 695-5499	Portsmouth
Suffolk	(800) 828-1304	Franklin, Suffolk, Southampton and Isle of Wight
Virginia Beach	(877) 695-5491	Virginia Beach
Nationwide	(800) 468-8894	All

To get further information concerning Child Support Enforcement, you may also check out their website at: [www.dcse.dss.state.va.us](http://www.dcse.dss.state.va.us).

### Family Stabilization and Preservation

Virginia Cooperative Extension (VCE) offers various education and other programs to improve the quality of life for individuals, families and support family stability. Contact your local office for more information (below) or visit their website at [www.ext.vt.edu](http://www.ext.vt.edu)

<b>City</b>	<b>Address</b>	<b>Phone Number</b>
Chesapeake	310 Shea Dr. Chesapeake, VA 23322	(757) 382-6348
Franklin	90 E. Court St. Rocky Mount, VA 24151	(540) 483-5161
Isle of Wight	Public Service Center 17100 Monument Circle Suite B Isle of Wight, VA 23397	(757) 365-6261
Norfolk	Norfolk Department of Public Health 830 Southampton Ave. Suite 2069 Norfolk, VA 23510	(757) 683-2816
Portsmouth	105 Utah St. Portsmouth, VA 23701	(757) 393-5197
Suffolk	Human Services Building 440 Market St. 3 <sup>rd</sup> Floor Suffolk, VA 23439	(757) 923-2050
Southampton County	21300 Plank Rd. Courtland, VA 23837	(757) 653-2572

**The Up Center** offers parenting classes adolescent self-help classes, including anger management and coping with divorce. Contact The Up Center for more information.

Norfolk (757) 622-7017

Portsmouth (757) 397-2121

Franklin (757) 562-3306

**Seton Youth Shelter Programs** offers the nationally renowned Active Parenting curriculum. Parents learn how parenting styles influence teens and how to build teen's self-esteem. Please contact at 306-1840 for more details.

**Parent Connection** provides a free, confidential service for parents who want to improve their relationship with their children and find more effective ways of coping with the pressures of everyday life. Call 962-2112 for more details.

**Title I Parent's Center/Portsmouth City Schools** provide a variety of services and workshops for parents and guardians that will enhance both parenting skills and personal development, (757) 393-8392.

**Portsmouth Grandparents As Parents/Brighton Solid Rock** provides support for Portsmouth grandparents and other kinship caregivers rearing a second family. Contact (757) 393-0570 for further information.

## Resources for Seniors

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**Senior Services of Southeastern Virginia (SSSV)** offers a variety of services and programs to mature adults over 60 years old, caregivers and families. Services include information and assistance, career counseling, in-home long-term care services, volunteerism, health and meal programs and legal aid. Contact SSSV for more details.

Norfolk, Chesapeake, Portsmouth and Virginia Beach	(757) 461-9481
Franklin	(757) 569-8206
Isle of Wight	(757) 357-4050
Southampton County	(757) 653-2105

### **Supplemental Security Income (SSI)**

You may be eligible for SSI if you are at least 65 years old, blind or disabled and have little to no income or resources. You may be eligible even if you are already receiving a Social Security check. To contact your local Social Security Administration office, call 1-800-772-1213 and/or visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

### **Social Security**

There are three types of Social Security benefits:

1. **Retirement:** You may be entitled to full or partial benefits, depending on your date of birth. Benefit amount is based on taxable income earned while employed.
2. **Disability:** If you become disabled before age 65, you may be eligible for disability benefits. Your condition must be deemed a severe physical or mental condition expected to last at least 12 months and will prevent you from working.
3. **Survivors of Insured Worker:** Certain members of a deceased worker's family may be eligible for benefits. These include the spouse, unmarried children under 18 years old (22 years old if a full-time student) and other dependents.

### **General Relief**

The Department of Social Services in each city runs the General Relief program. Persons who have applied for permanent disability income or SSI can receive financial assistance while their case is pending. Call your local department of social services for more information.

### **Auxiliary Grant**

An auxiliary grant is a supplement to income for recipients of Supplemental Security Income (SSI) and certain other aged, blind, or disabled individuals residing in a licensed assisted living facility or an approved adult foster care home. This is assistance available from local departments of social services to ensure that recipients are able to maintain a standard of living that meets a basic level of need.

### **American Association of Retired Persons (AARP)**

AARP is a national organization that provides services to adults 50 years old and older. AARP has annual membership dues of \$12.50. Services provided include:

55 Alive Safe Driver Training Program, (757) 420-1788  
Tax-Aide Program, (888) 227-7669  
Senior Employment Service Program, (757) 625-7001  
Health Advocacy, Medicare/Medicaid Assistance, AARP Vote, Citizen Representation Program, Criminal Justice Services and several other services

## Resources for People with Disabilities

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### Supplemental Security Income (SSI)

You may be eligible for SSI if you are 65 or older, blind or have disabilities, have little or no income and limited resources. You may be eligible even if you are already receiving a small Social Security check. If you receive SSI, you automatically qualify for Medicaid. The Social Security Administration will review each SSI case each year to make sure recipients are still eligible. Contact the local Social Security Administration office at:

Norfolk	5425 Robin Hood Road	1-800-772-1213
Portsmouth	3305 Airline Blvd.	(757) 465-4896/ 1-800-772-1213
Suffolk	1262 Holland Road	1-800-772-1213
Virginia Beach	2875 Sabre Street	(757) 498-8726/ 1-800-772-1213
Franklin		1-800-772-1213
Southampton		1-800-772-1213

### Social Security Disability

If you become disabled before age 65, you may be eligible for disability benefits if you have a severe physical or mental condition expected to last 2 months or result in death and prevents you from working. You must also have the required number of work quarters to be eligible. Questions may be directed to the local Social Security Administration office or you may call 1-800-772-1213.

### Mental Health, Mental Retardation and Substance Abuse

Community Services Boards in each jurisdiction provide mental health, mental retardation and substance abuse services to residents. The services are offered on a sliding scale fee. Call the Community Service Board in your jurisdiction for an appointment.

Chesapeake Community Services Board	547-9334
Norfolk Community Services Board	664-7699
Virginia Beach Dept of Human Services	437-3200
Portsmouth Dept. of Behavioral Health Care Services	393-8618
Suffolk, Southampton County and Franklin residents call: Western Tidewater Mental Health (WTCSB) 157 N. Main Street, Suite D., Suffolk 23438	925-2484

The Up Center (757-622-7017) and Jewish Family Service of Tidewater (757-489-3111) also have sliding fee scales for their counseling services. Tidewater Pastoral Counseling provide counseling and will negotiate an acceptable fee for those without insurance.

### Support Services

The Endependence Center, Inc. is an organization which helps people with disabilities. It provides assistance in the following areas: benefits process, attendant care services, locating accessible housing (subsidized if necessary), advocacy, peer counseling and referrals for respite care programs. Call (757) 461-8007 for information.

The Virginia Assistive Technology Service (VATS), located at Old Dominion University, provides assistance to people with disabilities in locating services and assistive technological devices needed to make activities easier and more accessible. Information is offered at no charge and VATS can be contacted at (757) 683-3639 or 1-800-435-8490.

The Department of Rehabilitative Services (1-800-552-5019) is located in Richmond and provides employment services. They also provide supportive services to assist people in reaching their employment goals. They have nine centers in the state, which offer information and referral pertaining to employment. The local office is at 300 W. 20<sup>th</sup> Street and the phone number is (757) 625-3507.

### **Persons with HIV/AIDS**

AIDS Care Center for Education & Support Services (ACCESS) is an organization providing services to children and families affected by HIV/AIDS. Services include: transportation, comprehensive case management, outreach, testing, meals program, transgender clinic, housing, day care, playgroups and summer camps for children. ACCESS's mailing address is 222 West 21<sup>st</sup> Street, Suite F-308, Norfolk, VA 23517. Find out more or get answers to your questions by calling (757) 640-0929 or visiting [www.accessaids.org](http://www.accessaids.org)

The Tidewater AIDS Community Task Force (TACT) provides supportive services for people who are HIV-positive. TACT can provide information and help in gaining access to: public and social programs, emergency financial assistance, in-home services for individuals who need help with meals, laundry, shopping, bathing, etc., transportation services, rehabilitative services, substance abuse treatment programs, transgender support and housing. TACT is located at 9229 Granby Street, Norfolk and can be contacted by calling (757) 583-1317. [www.TACT-online.com](http://www.TACT-online.com)

For free and confidential HIV antibody testing sites, contact your local Department of Public Health.

## Entertainment and Recreation

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### Parks and Recreation Department

The department can provide you with information regarding activities. Be sure to ask about scholarships and reduced fees.

Chesapeake	Department of Park & Recreation	(757) 382-6411
Norfolk	Bureau of Recreation Department of Parks & Recreation	441-2400
Portsmouth	Department of Park & Recreation	393-8481
Suffolk	Department of Parks, recreation, and Facilities Management	514-7250
Isle Of Wight	County Parks and Recreation	357-2291
Virginia Beach	Department of Parks and Recreation	385-1100
Virginia Beach	False Cape State Park 4001 Sandpiper Rd, Virginia Beach, VA	426-7128
Virginia Beach	Di Dismal Swamp State Park 2294 US Highway 17 N, South Mills, NC	(252) 771-6593
Virginia Beach	First Landing State Park 2500 Shore Dr. Virginia Beach, VA	412-2300
Virginia Beach	Back Bay National Wildlife 3022 New Bridge Rd. Virginia Beach, VA	721-3813

### Libraries

Many library branches offer story hours for children. Libraries offer free access to the Internet. A Library Card is required to use services. Call the branch nearest to you for the days and time of operation.

#### *Chesapeake Public Libraries*

Central	298 Cedar Road	(757) 382-8300
Greenbrier	1214 Volvo Parkway	(757) 410-7058
Major Hillard	824 Old Gorge Washington Highway	(757) 410-7075
Russell Memorial	2808 Taylor Road	(757) 410-7020
South Norfolk	1100 Poindexter	(757) 410-7048
Dr. Clarence V. Cuffee	2726 Border Rd.	(757) 410-7034

#### *Norfolk Public Libraries*

Kirn Memorial	301 E. City Hall Avenue	(757) 664-7323
Barron F. Black	6700 Tanners Creek Drive	(757) 441-5806
Horace C. Downing	555 Liberty Street	(757) 441-1968
Jordan-Newby	961 Park Avenue	(757) 441-2843
Janaf	124 Janaf Shopping Center	(757) 441-5660
Lafayette	1610 Cromwell Drive	(757) 441-2842
Larchmont	6525 Hampton Blvd	(757) 441-5335
Little Creek	7853 Tarpon Place	(757) 441-1751
Park Place	620 West 29 <sup>th</sup> Street	(757) 664-7330
Pretlow	9640 Granby Street	(757) 441-1750
Van Wyck	1368 DeBree Avenue	(757) 441-2844
Blyden	879 E. Princess Anne Road	(757) 441-2852

#### *Portsmouth Public Libraries*

Main	601 Court Street	(757) 393-8501
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Churchland	3215 Academy Avenue	(757) 686-2538
Cradock Branch	28 Prospect Parkway	(757) 393-8759
Manor Branch	1401 Elmhurst Lane	(757) 465-2916

*Suffolk Public Libraries*

East Suffolk Library	134 S. 6 <sup>th</sup> St.	(757) 925-0620
Chuckatuck Branch	5881 Godwin Blvd	(757) 514-7310
North Suffolk Library	2000 Bennett's Creek Park Rd.	(757) 514-7150
Morgan Memorial	443 W. Washington St.	(757) 514-7323
Bennett's Creek	4899 Bennett's Pasture Rd.	(757) 923-2008

*Isle Wight County Libraries*

Smithfield	255 James Street	(757) 357-2264
Carrollton Branch	14362 Carrollton New Towne Haven Lane	(757) 238-2641

*Virginia Beach Public Libraries*

Central	4100 Virginia Beach Blvd.	(757) 385-3000
Bayside	936 Independence Blvd.	(757) 385-2680
Great Neck	1251 Bayne Drive	(757) 385-2600
Kempsville	832 Kempsville Road	(757) 385-2626
Oceanfront	700 VA Beach Blvd	(757) 385-2640
Pungo-Blackwater	922 Princess Anne Road	(757) 426-5194
Windsor Woods	3612 South Plaza Trail	(757) 385-2630

*Franklin Public Library*

Franklin	280 North College Drive	(757) 562-4801
Walter Cecil Rawls	22511 Main Street	(757) 653-2821

**Museums**

*Portsmouth Museums*

The Children's Museum	(757) 393-8393
The Portsmouth Naval Shipyard Museum	(757) 393-8591
Courthouse Galleries	(757) 393-8543
Museum of Military History	(757) 393-2773
Virginia Sports Hall of Fame	(757) 393-8031

*Norfolk Museums*

Battleship Wisconsin	(757) 322-2988 or (757) 664-1000
Chrysler Museum	(757) 664-6200
The Hampton Roads Naval Museum	(757) 322-2987
MacArthur Memorial Museum	(757) 441-2965
Nauticus	(757) 664-1000
Norfolk Southern Railroad Museum	(757) 823-5555

*Virginia Beach Museums*

Old Coast Guard Station	(757) 422-1587
Virginia Aquarium Marine Science Center	(757) 385-FISH or (757) 385-7777

*Suffolk Museums*

Riddick's Folly	(757) 934-1390
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**Police Athletic League (PAL)**

Area police departments sponsor recreation activities through PAL. The purpose for PAL is to provide athletic activities in area where they were previously not available. These athletic

programs include baseball, football, volleyball, boxing, girls' softball and track. Contact the administration office of your local police department for more details.

### **Girls Incorporated**

This girls club offers a variety of activities including cooking, gardening, dance, gymnastics, field trips, volunteer opportunities and career exploration, physical education, homework assistance and arts and crafts.

Girls Incorporated is affiliated with the **Center for Youth**. Contact information follows:

Portsmouth	5905 Portsmouth Blvd.	(757) 465-3896
Chesapeake	925 Popular Avenue 1708 Rokeby Avenue	(757) 487-1814 (757) 424-0230

### **Tidewater Council Scouting Unit**

This organization offers boys from the first grade to 20 years of age an opportunity for activities in leadership, understanding, personal development and community organization. Contact the Service Center at (757) 497-2688 or email the organization at [Tide596bsa@aol.com](mailto:Tide596bsa@aol.com). The Service Center will need to know the age and grade of the child, and the closest elementary school to your home.

### **Girl Scout Council of Colonial Coast**

This organization offers girls leadership, diversity, and values. Contact the center at 547-4405 to locate a council closest to you.

### **The Up Center**

Become a Big Brother or Big Sister by contacting (757) 549-7437 to volunteer your time to a child who needs the mentoring of an adult. If you know a child between the ages of 6 and 14 years of age that could benefit from this program, contact (757) 549-7437.

### **YMCA**

The YMCA provides family and individual activities, such as free babysitting, swim lessons, exercise classes, summer camps, cardiovascular machines, weight training and parent's night out.

*Cost:* The YMCA provides financial aid to families and individuals. Contact your local YMCA for more detail.

### **YMCA Locations**

#### *Chesapeake*

Great Bridge/Hickory Family YMCA  
633 South Battlefield Blvd  
(757) 546-9622

Greenbrier Family YMCA  
1033 Greenbrier Parkway  
(757) 547-9622

Greenbrier North YMCA  
Wellness & Racquetball center  
2100 Old Greenbrier Road  
(757) 366-9622

Taylor Bend Family YMCA  
4626 Taylor Road  
(757) 638-9622

*Norfolk*  
Dominion Tower YMCA  
999 Waterside Drive, 4<sup>th</sup> Floor  
(757) 627-4124

Blocker Norfolk Family YMCA  
312 West Bute Street  
(757) 622-9622

YMCA Community Services  
4101 Granby Street, Suite 305  
(757) 962-2112

\*outreach program for underserved areas and identifying needs of at-risk communities

*Portsmouth*  
Effingham Family YMCA  
1013 Effingham Street  
(757) 399-5511

The YMCA of Portsmouth  
4900 High Street West  
(757) 483-YMCA

*Suffolk*  
Suffolk Family YMCA  
2769 Godwin Boulevard  
(757) 934-9622

*Virginia Beach*  
Hilltop Family YMCA  
1536 Laskin Road  
(757) 422-3805

Indian River Family YMCA  
5660 Indian River Road  
(757) 366-0488

Salem YMCA Family Center  
2029 Salem Road  
(757) 471-9622

Mt. Trashmore Family YMCA  
4441 South Boulevard  
(757) 456-9622

### **Events in South Hampton Roads**

Beach Events: Free Family Entertainment and festivals at The Virginia Beach Oceanfront, for more information contact (757) 425-3111.

Festevents is year-round entertainment on the downtown Norfolk waterfront. For more information and schedules contact the Festevents Office at (757) 441-2345.

**Information Centers**

Norfolk Convention and Visitors Bureau	(757) 664-6620
Norfolk Visitors Center of Ocean View	(757) 441-1852
Virginia Beach Visitors Center	(757) 437-4888 or (757) 437-4880
City of Chesapeake	(757) 382-6241
Convention and Visitor Bureau	(757) 393-5327
Portsmouth Visitor's Information Center	(757) 393-5111

**Places of Interest for Individuals and families**

Virginia Zoological Park, Norfolk	(757) 441-5227 or (757) 441-5240
Botanical Gardens, Norfolk	(757) 441-5830 or (757) 441-5831
Old Cape Henry Lighthouse, Fort Story	(757) 422-9421

## Legal Resources

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**Eastern Virginia Legal Aid Society** located at 125 St. Paul's Boulevard, Ste 400, in Norfolk provides free legal aid in civil cases for low-income residents of Tidewater. The agency can help with a broad range of legal counseling, negotiations and representation for its clients in non-criminal cases. The agency serves the cities of Chesapeake, Norfolk, Portsmouth, and Virginia Beach. Contact them at (757) 627-5423 or toll free at (888) 868-1072 to arrange an appointment. Walk-ins are also accepted.

**Virginia Legal Aid Society** located at 155 E. Washington St., in Suffolk provides legal services to low income residents who cannot afford attorney services in certain types of civil (not criminal) cases. The agency serves the cities of Franklin, Suffolk, Isle of Wight and Southampton Counties. All applicants must be low income in order to be eligible. Call (757) 539-3441 or (800) 539-3441 to arrange an appointment.

**United States Naval Legal Service Office** located on the Norfolk Naval Station provides the following services: legal assistance in a variety of areas; will preparation/estate planning, powers of attorney/notary services, family law (divorce, support, adoption), consumer affairs landlord-tenant problems, and minor civilian criminal matters. Active duty personnel, dependents, and retirees are eligible to apply. Call (757) 444-4496 or (757) 444-4497 for an appointment.

**Virginia Lawyer Referral Service** provides legal services to all citizens of the Commonwealth of Virginia. There is a \$35 fee for an initial consultation. There are no eligibility requirements. You can contact them at (800) 552-7977.

**Virginia Division of Consumer Protection, Consumer Affairs** serves as a clearinghouse for consumer complaints and inquires for all citizens of the Commonwealth of Virginia. Complaints are recorded, mediated, investigated, or referred to other agencies and to legal officials having jurisdiction. You can contact them at (804) 786-2042 or (800) 552-9963.

**Tidewater Fair Housing** promotes fair housing policies and practices. The agency helps individuals and families who encounter discrimination in housing whether buying or renting. They also attempt to help people being relocated under urban renewal programs who encounter discrimination. As a secondary service, the agency assists and provides information to persons experiencing tenant-landlord problems. The agency serves the cities of Norfolk, Portsmouth, Chesapeake and Suffolk. You can contact them at (757) 853-2950. For further information and assistance, you can contact the Virginia Fair Housing Office in Richmond, Virginia at (804) 367-8530 or (888) 551-3247.

## Safety

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### Free Smoke Detectors

Check with your local fire department to see if they offer free smoke detectors. The project will place smoke detectors in homes/apartments that are not already equipped with them.

### Security Assessment

Check with your local police department to see if they offer free security assessment. The police will come to your home and assess your house/apartment for safety, checking windows, locks, doors and identifying barriers to safety.

### Civic Associations

Contact your local civic organization to learn more about Neighborhood Watch and community initiatives. Your local Neighborhood and Leisure Services Department or Intergovernmental Affairs office can provide information about civic association meetings and members.

### Victim/Witness Assistance Program

The Victim/Witness Assistance Program may award compensation to victims of a crime who were physically injured and have no means of paying for their medical treatment. Surviving spouses, parents, siblings or children of homicide victims may be compensated for certain unreimbursed losses such as loss of earnings, medical expenses, or funeral expenses. For application or appointment with a counselor to complete the application, call the Victim Assistance Program in your jurisdiction.

Chesapeake	(757) 382-6417
Norfolk	(757) 664-4850
Portsmouth	(757) 393-8581
Suffolk	(757) 923-2222
Isle of Wight County	(757) 357-7403

### Domestic Violence

There are several shelters and resources for people experiencing domestic violence. If you or someone you know is a victim, seek help immediately! Contact the Virginia Family Violence and Sexual Assault Hotline at (800) 838-8238 or the National Domestic Violence Hotline at (800) 799-SAFE (7233) 24 hours a day.

Local domestic violence shelters provide emergency assistance for battered women and their children with crisis intervention and advocacy. Legal, psychological and social counseling are also available. Call 2-1-1 for specific information and details, or call 622-1126 for immediate crisis counseling.