

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

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

www.affordablehousingonline.com

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 7th 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

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 38th 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) 385-5750

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

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 6th 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 11th 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 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

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

Virginia Housing Development Authority (VHDA) Homeownership Hotline, (888) 643-2696 or www.vhda.com

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

Norfolk Redevelopment and Housing Authority (NHRA) Homeownership Education, (757) 623-0458 or 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

The Up Center, (757) 622-7017 or 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

Chesapeake Redevelopment and Housing Authority, (757) 523-0401 or www.crhava.org

Franklin Redevelopment and Housing Authority, (757) 562-0384 or 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 a 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

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

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 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 19th 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 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.

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

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.

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.

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.

Employment Services

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

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. 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	www.norfolk.va.us	(757) 664-4010
Portsmouth	www.portsmouth.va.us	(757) 398-0682
Suffolk	www.suffolk.va.us	(757) 923-2075
Virginia Beach	www.VBgov.com	

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

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, 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
800-685-1111

Experian Credit Data
P.O. Box 2002
Allen, TX 75013
www.experian.com
888-397-3742

Trans Union
P.O. Box 4000
Chester, PA 19016
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

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.19th 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

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. 29th 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 21st 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 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).

Food Bank of Southeastern Virginia

800 Tidewater Dr.

Norfolk, Va, 23504

627-6599 or 314-4572

(800) 253-7842

www.foodbankonline.org

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

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, 1st 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

