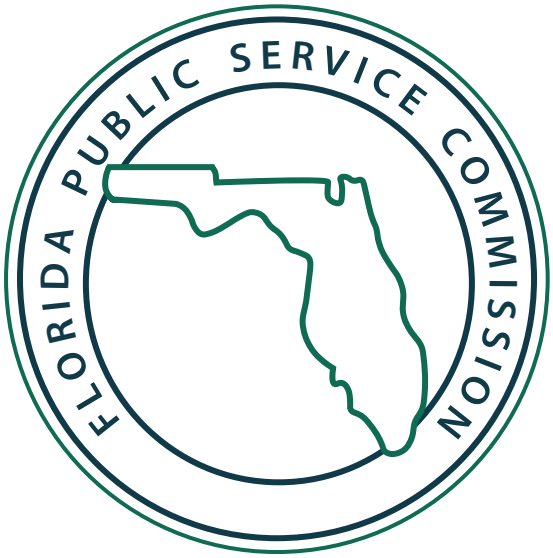
A PUBLICATION OF THE:



Where TO Find Help IN Florida

JULY 2026

Table of Contents

Introduction	1
Florida Public Service Commission	2
When to Call The Florida Public Service Commission	3
2026 FPSC Commissioners	5
Office of the Public Counsel	7
Services Provided by Electric and Gas Utilities	8
Medically Essential Electric Service	10
Conserve Your World - Conservation Tips	13
Assistance Programs in Florida - Applying for Aid	15
Area Agencies on Aging	17
Charitable Organizations	18
Community Care for Disabled Adults	19
County Health Clinics	20
Agency for Persons with Disabilities	21
Food Stamps/SNAP	22
Florida Telecommunications Relay, Inc.	23
Government-Assisted Mortgages	24
Government-Subsidized Rental Housing Developments	26
Florida Community Food and Nutrition Hunger Hotline	27
Home Care for Disabled Adults	28
Lifeline Assistance Program	29
LIHEAP (Home Energy Assistance)	30
Medicaid	31
Medicare	33
Rent Subsidies (Public Housing and Section 8)	35
Social Security	36
SSI (Supplemental Security Income)	37
TCA (Temporary Cash Assistance)	38
Unemployment Compensation	39

CONTINUED

Table of Contents

CONTINUED

Veterans' Benefits 40
Vocational Rehabilitation 41
Weatherization 42
WIC (Supplemental Food Program for Women, Infants, and Children) 43
Workers' Compensation 44
Miscellaneous Services
- Consumer Credit Counseling 45
- Disability Rights Florida 46
- Emergency Assistance 47
- Free and Reduced-Price School Lunch Program 48
- Legal Service Offices (Legal Aid) 49
- Railroad Retirement Board Benefits 50
- Other Contacts for Bill Payment Assistance 51

Local Agencies By County 52

If you have a correction, or would like additional copies of "Where to Find Help in Florida," contact the Florida Public Service Commission at 2540 Shumard Oak Boulevard, Tallahassee, Florida 32399-0850, or by calling 1-800-342-3552.

You may also contact the PSC via the following Internet e-mail address: contact@psc.state.fl.us. See our home page at www.FloridaPSC.com.

Introduction

The Florida Public Service Commission (PSC) regulates utilities under its jurisdiction and serves consumers in all matters related to utility regulation. Specific responsibilities of the PSC, however, are often confusing to the general public. Consumers may call the PSC when, in fact, they need to be in contact with another agency that can better assist them.

Where to Find Help provides an overview of the PSC and an explanation of assistance available to consumers for utility-related complaints. The publication also includes general information about the state's electric and gas utilities and helpful conservation tips.

In addition to information about the PSC's services, Where to Find Help offers information about various social service agencies that can assist consumers. Many of the social services listed are in response to questions from consumers who have called the PSC's toll-free number looking for help. If you have questions about *Where to Find Help*, please call the PSC's Outreach Team at (850) 413-6482.



Florida Public Service Commission

The Florida Public Service Commission consists of five members appointed by the Governor. The Commissioners must be confirmed by the Florida Senate prior to serving four-year terms. Commissioners are selected for their knowledge and experience in one or more fields substantially related to the duties and functions of the PSC. These fields include such areas as accounting, economics, energy, engineering, finance, natural resource conservation, public affairs, and law.

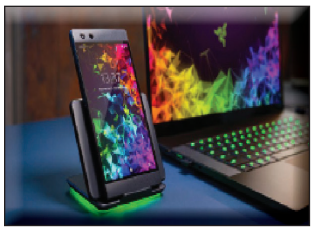
The Commission's work is a balancing act, weighing the needs of a utility and its shareholders with the needs of consumers. For water and electric utility companies, the Commission establishes exclusive service territories, regulates rates and profits, and requires the utility to provide service to all who request it. With the introduction of increased competition in local telephone markets, the Commisison is responsible for encouraging and promoting fair and reasonable growth within the telecommunications industry.

The PSC's primary responsibility is to ensure that customers of regulated utility companies receive safe and reliable service at fair and reasonable rates. At the same time, the Commission is required by law to ensure that regulated utility companies are allowed an opportunity to earn a fair return on their investments to provide utility service.

The main PSC offices are located in Tallahassee, with district offices in Tampa and Miami. PSC staff includes experts in such areas as accounting, economics, engineering, finance, and law.

You may contact the PSC by calling 1-800-342-3552,
or see our Website at *www.FloridaPSC.com*.



When to Call The Florida Public Service Commission

The Florida Public Service Commission (PSC) regulates the electric, natural gas, and water and wastewater industries in the state, along with certain telecommunications services. This guide gives specific information about the PSC's responsibilities so that consumers can get help with their utility issues. Contact information is also listed for consumers having problems with non-regulated utilities. For help with solving regulated utility issues, consumers can reach PSC Consumer Assistance at **1-800-342-3552**, by e-mail at *contact@psc.state.fl.us*, or through the PSC Web site at *www.FloridaPSC.com*.

Electric

What the PSC Regulates, Contact the PSC

- ❒ Investor-owned electric companies such as Florida Power & Light Company, Florida Public Utilities Company, Gulf Power Company, Duke Energy Florida, and Tampa Electric Company.
- ❒ Rates and charges
- ❒ Meter and billing accuracy
- ❒ Electric lines up to the meter
- ❒ Reliability of the electric service
- ❒ New construction safety code compliance for transmission and distribution
- ❒ Territorial agreements and disputes
- ❒ Need for certain power plants and transmission lines

What the PSC Does Not Regulate

- ❒ Rates and adequacy of services provided by municipally owned and rural cooperative electric utilities, except for safety oversight.[4]
- ❒ Electrical wiring inside the customer's building
- ❒ Taxes on the electric bill[5]
- ❒ Physical placement of transmission and distribution lines[3]
- ❒ Damage claims
- ❒ Right of way[3]
- ❒ Physical placement or relocation of utility poles[9]

Natural Gas

What the PSC Regulates, Contact the PSC

- ❒ Investor-owned natural gas companies such as: Florida City Gas; Florida Division of Chesapeake Utilities Corporation; Florida Public Utilities Company (FPUC); FPUC Indiantown Division; FPUC Ft. Meade Division; Peoples Gas System; Sebring Gas System, Inc., and St. Joe Natural Gas Company, Inc.
- ❒ Rates and charges
- ❒ Meter and billing accuracy
- ❒ Pipeline safety issues, including operations and construction
- ❒ Territorial agreements and disputes

What the PSC Does Not Regulate

- ❒ Municipally owned natural gas utilities except for safety oversight[3]
- ❒ Gas districts and authorities except for safety oversight
- ❒ Liquid Propane (LP) Gas
- ❒ Taxes on the natural gas bill[5]
- ❒ Damage claims
- ❒ Gas pipeline siting[3]
- ❒ House piping
- ❒ Gas appliances

Water and Wastewater

What the PSC Regulates, Contact the PSC

- ❒ Investor-owned water and wastewater companies in 38 counties[6]
- ❒ Rates and charges
- ❒ Meter and billing accuracy
- ❒ Certification and territory amendments
- ❒ Quality of service

What the PSC Does Not Regulate

- ❒ Municipally owned and county-owned water and wastewater utilities[3]
- ❒ Water treatment companies
- ❒ Taxes on the water and wastewater bill[5]
- ❒ Damage claims
- ❒ Water clarity or pressure[2]
- ❒ Bulk sales of water or wastewater treatment
- ❒ Water lines beyond the point of connection

Telecommunications

What the PSC Regulates, Contact the PSC

- ❒ Service quality and reliability of pay telephone providers
- ❒ Relay service
- ❒ PSC can accept complaints related to Lifeline Assistance program and Telephone Relay Service

What the PSC Does Not Regulate

- ❒ Wireless (cellular) telephone service[1]
- ❒ Cable/Satellite television[1]
- ❒ Interstate or international telephone service[1]
- ❒ Voice over Internet Protocol (VoIP)
- ❒ Telephone wires on the customer's side of the interface box
- ❒ Rates for inside wire maintenance contracts
- ❒ Authorization of taxes on telephone bills[5]
- ❒ Charges for pay-per-call (900 number) calls
- ❒ Yellow Pages® advertising
- ❒ Internet service
- ❒ Pay telephone rates for local calls
- ❒ Solicitation calls[7]
- ❒ Harassing, threatening, or obscene calls[8]
- ❒ Damage claims
- ❒ DSL/broadband deployment
- ❒ Service complaints
- ❒ Service quality
- ❒ Rate caps for pay telephone and call aggregator (hotel) locations
- ❒ Rates and charges

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1. *Federal Communications Commission*
   Consumer & Governmental Affairs Bureau
   Consumer Complaints
   445 12th Street, SW
   Washington, D.C. 20554
   fccinfo@fcc.gov
   www.fcc.gov
   Toll Free: 1-888-CALL-FCC (1-888-225-5322) voice, 1-888-TELL- FCC (1-888-835-5322) TTY.
   Consumer and Mediation Specialists are available Monday through Friday, 8:00 a.m. to 5:30 p.m. ET
2. *Department of Environmental Protection*
   Citizen Services
   3900 Commonwealth Boulevard
   Tallahassee, Florida 32399
   850-245-2118 (phone); 850-245-2128 (fax)
   http://www.dep.state.fl.us
3. *Contact your city or county commission about authorized jurisdiction.*
4. *The PSC reviews the rate structure these utilities use to collect their costs, but has no jurisdiction over what costs are included in rates. Safety jurisdiction is limited to new construction and compliance with the National Electrical Safety Code. Contact the city utilities office or the Board of Directors of the Cooperative.*
5. *Contact the governmental entity that levied the tax.*
6. *To determine if you live in a jurisdictional county, call 1-800-342-3552.*
7. *Florida Department of Agriculture and Consumer Services*
   2005 Apalachee Parkway
   Tallahassee, FL 32399-6500
   1-800-435-7352
   www.freshfromflorida.com
8. *Contact your local law enforcement agency.*
9. *The PSC has the authority to require electric utilities to comply with safety and reliability regulations. Private electric utilities have the power of eminent domain to take property for just compensation to construct their facilities. Recourse for loss of property value as a result of the placement of electric facilities resides with the courts.*

Inquiries on services not regulated by the PSC and not footnoted should be initially forwarded to the service provider.



COMMISSIONER
Bobby Payne



COMMISSIONER
Gary F. Clark



CHAIRMAN
Gabriella Passidomo Smith



COMMISSIONER
Mike La Rosa



COMMISSIONER
Ana Ortega

Gabriella Passidomo Smith was reappointed to the Florida Public Service Commission (FPSC) by Governor Ron DeSantis for a four-year term beginning January 2, 2023. She was first appointed to the Commission in 2021 to fill an unexpired term. She was elected to serve as Commission Chairman from January 2026 through January 2028. ◆ Chairman Smith is a member of the National Association of Regulatory Utility Commissioners (NARUC) and was recently appointed to the NARUC Board of Directors for a four-year term. Within NARUC, she represents the Southeastern region on the Federal Energy Regulatory Commission/NARUC Federal and State Current Issues Collaborative and serves on the Committee on Electricity. She was also selected to serve as President of the Southeastern Association of Regulatory Utility Commissioners (SEARUC) for 2026-2027. She previously served on the Committee on Gas, the Gas Subcommittee on Pipeline Safety, and the Task Force on Gas Planning. In her current and prior roles within NARUC, Chairman Smith contributes to national policy discussions on energy reliability, safety, and infrastructure planning. ◆ Chairman Smith also serves on the Financial Research Institute's Advisory Board and was appointed to the Gas Technology Institute's Public Interest Advisory Council and New Mexico State University's Center for Public Utilities Advisory Council, where she collaborates with industry experts and academic leaders on utility policy and innovation. ◆ Prior to her appointment to the Commission, Chairman Smith worked in the FPSC's Office of General Counsel, providing legal analysis and recommendations on matters within the Commission's regulatory jurisdiction. She previously served as a law clerk for the Florida Solicitor General in the Office of the Attorney General and interned with the U.S. Department of Energy's Office of the Assistant General Counsel for Electricity and Fossil Energy. ◆ Chairman Smith graduated cum laude with a Bachelor of Arts in Political Science from the University of Florida, earned her Juris Doctor from Washington and Lee University School of Law, and is a member of the Florida Bar. She also holds a Master of Business Administration from Florida State University.

Gary F. Clark was reappointed to the Florida Public Service Commission (FPSC) by Governor Ron DeSantis for a four-year term beginning January 2, 2023. First appointed to the Commission by Governor Rick Scott in 2017 to fill an unexpired term, Commissioner Clark was subsequently elected by his peers to serve as Commission Chairman from January 2020 through January 2022. ◆ Commissioner Clark is an active member of the National Association of Regulatory Utility Commissioners (NARUC), where he serves on the Committee on Critical Infrastructure and Cybersecurity. He also previously served on the Consumer and Public Interest Committee. ◆ Prior to his appointment to the FPSC, Commissioner Clark served as the Deputy Secretary of Land and Recreation for the Florida Department of Environmental Protection. In this role, he provided strategic oversight for 174 state parks and trails, as well as the Division of State Lands. Concurrently, he chaired both the Florida Acquisition and Restoration Council and the governing board of the Florida Communities Trust. ◆ Earlier in his career, Commissioner Clark spent more than two decades in the utility sector with West Florida Electric Cooperative, serving as Vice President of Member Services. During his extensive tenure, he managed diverse operational areas and spearheaded key organizational diversification initiatives. A long-standing member of the Association of Energy Engineers, he also earned the distinction as a Certified Energy Manager. ◆ An active leader in his community, Commissioner Clark has served in numerous civic and governance roles across Northwest Florida. His public service includes tenures as a Washington County School Board member, a trustee on the Chipola College Board of Trustees, a member of the Washington County Chamber of Commerce Board of Directors, and a member of the Northwest Florida Water Management District Governing Board. Based on his professional and civic contributions, Commissioner Clark has received numerous awards and recognitions. ◆ Commissioner Clark is a graduate of Chipola College and the University of Phoenix, holding a Bachelor of Science in Business Administration. He is a lifelong resident of Washington County and has owned and managed several small business operations throughout Northwest Florida. ◆ He and his wife have two children.

Continued

Mike La Rosa was appointed to the Florida Public Service Commission by Governor Ron DeSantis for a four-year term beginning January 2, 2021, and reappointed for a second term beginning January 2, 2025. He was elected to serve as Commission Chairman from January 2024 to January 2026. ◆ Commissioner La Rosa is a member of the National Association of Regulatory Utility Commissioners (NARUC) and serves as Chairman of the Committee on Energy Resources and the Environment. He also serves on the Florida Virtual School Foundation Board of Directors, an organization that seeks to ensure that all Florida students have access to world-class education. ◆ First elected to the Florida House of Representatives, representing District 42, in 2012, Commissioner La Rosa served until he was term limited in 2020. During his legislative career, he served as Chairman of the House Commerce Committee and also on the Appropriations and Rules Committees. As Chairman of the Commerce Committee, he oversaw Energy and Growth Management Policy during times where Florida's growth and economy was growing at a rapid pace. ◆ Commissioner La Rosa was also active in multiple Legislative organizations where he was able to expand his horizons to learn, grow and mentor with other State Legislators from around the US. Much of his focus was on policy that fell within the growth sector, including representing the State on the Southern States Energy Board. ◆ Commissioner La Rosa has worked in the real-estate and development industries and is one of the original founders of La Rosa Development and La Rosa Realty. ◆ He received his B.A. degree in Interpersonal Communications with a minor in Political Science from the University of Central Florida. ◆ Commissioner La Rosa resides in Leon County with his wife and three sons.

Bobby Payne was appointed to the Florida Public Service Commission (FPSC) by Governor Ron DeSantis for a four-year term beginning January 2, 2026. ◆ Prior to his appointment to the FPSC, Commissioner Payne spent more than 37 years in a variety of management roles at Seminole Electric Cooperative, Inc., where he gained extensive experience in the energy industry and utility operations. ◆ In 2017, Commissioner Payne was elected to the Florida House of Representatives, where he served for eight years, completing his final term in 2024. Drawing from his extensive experience in the energy sector, he focused on policy related to electric generation, natural gas, water, communications, and infrastructure planning and development, playing an instrumental role in shaping Florida's energy policy. ◆ Throughout his legislative tenure, Commissioner Payne served as Chair and Vice Chair of numerous committees, including Infrastructure Strategies, Commerce, and Energy and Utilities, and served on the leadership teams for both Speaker Chris Sprowls and Speaker Paul Renner. ◆ A native of Palatka, Commissioner Payne is active in many community and charitable organizations throughout Putnam County. He earned an Associate of Arts degree from St. Johns River State College, a bachelor's degree in Business from Jacksonville University, and a Master of Business Administration from Nova Southeastern University.

Ana Ortega was appointed to the Florida Public Service Commission (FPSC) by Governor Ron DeSantis for a four-year term beginning January 2, 2026. ◆ Prior to her appointment, Commissioner Ortega spent more than 15 years at the FPSC, most recently serving as Chief Policy Advisor to three consecutive Commissioners. In that role, she provided strategic policy and regulatory guidance across a broad range of issues within the Commission's jurisdiction, including electric, natural gas, telecommunications, water, and wastewater matters. Earlier in her career, she served as a Regulatory Analyst in the Division of Accounting and Finance and the Division of Economics, where she developed technical analyses and recommendations supporting Commission decisions. ◆ Commissioner Ortega is a member of the National Association of Regulatory Utility Commissioners (NARUC), where she previously served as Chief Aide to the President. She also served as Vice Chair of the Staff Subcommittee on International Relations and supported NARUC committees on Electricity and Water. In addition, Commissioner Ortega is actively engaged in national and regional regulatory forums, including the Energy Bar Association and Hispanics in Energy. ◆ Commissioner Ortega holds a Bachelor of Arts in Social Science, a Master of Public Administration, and a Graduate Certificate in Public Financial Management from Florida State University, as well as a Master of Business Administration from the University of Maryland Global Campus. She is also a graduate of Leadership Tallahassee, Class 39.



Office of the Public Counsel

The Office of Public Counsel is authorized by law to represent consumers in proceedings before the Florida Public Service Commission (PSC). Public Counsel can be reached at (850) 488-9330, or toll-free at 1-800-342-0222. Procedural requirements for participation in formal Commission hearings are codified in Chapter 25-22, Florida Administrative Code.

Intervenors in Public Service Commission rate case proceedings may file testimony, cross-examine witnesses, and be cross-examined themselves. Because formal participation is more demanding and technical in nature, that level of involvement is normally used by organizations with resources to hire attorneys or by individuals who are familiar with utility matters. Intervenor status must be approved by the Public Service Commission.

Services Provided by Electric and Gas Utilities

For many of us, our incomes are stretched each month in order to pay our bills, especially if a family member has a disability. If you or someone in your family is having difficulty paying electric or gas bills, this booklet can help you find sources of assistance in Florida. This booklet is intended for use by utility customers, utility representatives, and service agencies in Florida.

Information about these programs and their funding regularly changes. To get accurate and up-to-date information about these programs and their requirements, the Commission recommends contacting these programs directly.

Shut-off or termination of utility service is a serious matter. It is important to contact your utility as soon as you receive a shut-off notice. Remember, to avoid having your utility service shut off you have the responsibility to contact the utility company immediately with any billing dispute or payment problem. This is especially true if you or someone in your household has a disability, or requires the use of medical equipment powered by electricity. Many of Florida's electric utilities have reported to the Commission that they take special measures to avoid disconnecting a customer's power if the customer qualifies for the medically essential services program. These measures include:

(1) delaying shut-offs;

(2) working out individual payment arrangements that are more affordable to the customer;

CONTINUED

(3) using funds donated by utility customers, typically known as “Care” or “Share” funds, to help pay power bills in emergency situations; and

(4) referring the customer to LIHEAP, a government program that helps pay power bills, and other sources of assistance.

Customers, with household members who require medically essential services, should notify the utility company of their situation prior to payment emergencies. Investor-owned utilities, when made aware of these situations, have special notification procedures when payment is not received, that include an extended notification period and more personal notice.

In addition, there are several programs that investor-owned utilities commonly offer to all customers that may be useful in reducing the number of payment emergencies. Most utilities offer third-party notification, where a customer may designate another party to also be notified about electric and gas bills. Another utility program that commonly is offered, known as “budget billing,” bases monthly bills on the average power consumed over the past year, which reduces monthly fluctuation in utility bills. Your utility company also may be willing to bill you at the time of the month at which you are most likely to have funds on hand to pay the bill, such as after you receive a Social Security check. If a power outage from a storm would endanger your health, it is critical to have an alternative power source on hand.

Your utility company customer service representative should be able to provide you with information about these and other available services of the utility. If you are having difficulty obtaining these services, contact the Florida Public Service Commission at **1-800-342-3552** for assistance.



Medically Essential Electric Service

Do you or someone you know have a medical condition that requires electrically-powered equipment that must be operated continually to sustain life or avoid serious medical complications? What would happen if you could not pay your electric bill? Would your electric service be disconnected?

Shut-off or termination of utility service is a serious matter. It is important to contact your utility as soon as you receive a shut-off notice. To avoid having your utility service shut off, it's your responsibility to contact the utility company immediately with any billing dispute or payment problem.

The electric utilities regulated by the Florida Public Service Commission (Florida Power & Light Co., Florida Public Utilities Company, Duke Energy Florida, LLC, Tampa Electric Co., and Gulf Power Company) have identical tariffs that define how the companies will address a customer who needs "continuously operating electric-powered medical equipment necessary to sustain the life of or avoid serious medical complications requiring immediate hospitalization of the customer or another permanent resident at the service address" and has not paid his electric bill.

For customers requiring Medically Essential Electric Service, the major points to remember are:

- The customer must request and complete an application, including medical certification of need, at least annually to remain eligible for the Medically Essential Electric Service program.
- The customer's need for medically essential service must be certified by a doctor of medicine licensed to practice in Florida.
- The company is required to grant an extension of not more than 30 days beyond the date service would normally be disconnected for nonpayment.
- The company must give written notice of the date that the service is liable for disconnection based upon the 30-day extension.
- The customer is then responsible for making the payment by the end of that time period or making other arrangements to meet his medical needs.
- No later than noon on the day prior to the disconnection date, the company must attempt to contact the customer by telephone to advise him or her of the impending disconnection.

CONTINUED

- If the company cannot reach an adult member of the household by telephone, it must send a representative to the residence no later than 4 p.m. on the day before the scheduled disconnection to advise the customer of the impending disconnection.
- If no one is home, the representative may leave written notification of the disconnection.
- This plan cannot ensure that the customer will have electric service 100 percent of the time. Natural disasters, equipment failures, or other unforeseen events may cause a service interruption.
- The customer is responsible for any backup equipment and/or power supply in case of an outage.

Some utilities have programs to help customers with special needs find ways to pay their utility bills. Programs may vary by company, so you should call your electric company for details about qualifying for these programs. Other programs like the Low Income Home Energy Assistance Program (LIHEAP) may be able to assist customers whose income falls below the Federal Poverty Guidelines. A list, by county, of other contacts to assist with bill payments is also available on page 51 of this publication.

Text of the Medically Essential Service Tariff

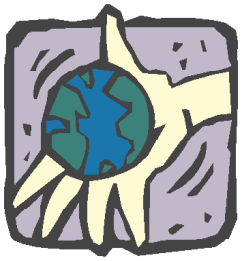
For purposes of this section, a Medically Essential Service Customer is a residential customer whose electric service is medically essential, as affirmed through the certificate of a doctor of medicine licensed to practice in the State of Florida. Service is "medically essential" if the customer has continuously operating electric-powered medical equipment necessary to sustain the life of or avoid serious medical complications requiring immediate hospitalization of the customer or another permanent resident at the service address. The physician's certificate shall explain briefly and clearly, in non-medical terms, why continuance of electric service is medically essential, and shall be consistent with the requirements of the Company's tariff. A customer who is certified as a Medically Essential Service Customer must renew such certification periodically through the procedures outlined above. The Company may require certification no more frequently than 12 months.

CONTINUED

The Company shall provide Medically Essential Service Customers with a limited extension of time, not to exceed thirty (30) days, beyond the date service would normally be subject to disconnection for nonpayment of bills (following the requisite notice pursuant to Rule 25-6.105 (5) of the Florida Administrative Code). The Company shall provide the Medically Essential Service Customer with written notice specifying the date of disconnection based on the limited extension. The Medically Essential Service Customer shall be responsible for making mutually satisfactory arrangements to ensure payment within this additional extension of time for service provided by the Company and for which payment is past due, or to make other arrangements for meeting medically essential needs.

No later than 12 noon one day prior to the scheduled disconnection of service of a Medically Essential Service Customer, the Company shall attempt to contact such customer by telephone in order to provide notice of the scheduled disconnect date. If the Medically Essential Service Customer does not have a telephone number listed on the account, or if the utility cannot reach such customer or other adult resident of the premises by telephone by the specified time, a field representative will be sent to the residence to attempt to contact the Medically Essential Service Customer, no later than 4 p.m. of the day prior to scheduled disconnection. If contact is not made, however, the company may leave written notification at the residence advising the Medically Essential Service Customer of the scheduled disconnect date; thereafter, the Company may disconnect service on the specified date. The Company will grant special consideration to a Medically Essential Service Customer in the application of Rule 25-6.097(3) of the Florida Administrative Code.

In the event that a customer is certified as a Medically Essential Service Customer, the customer shall remain solely responsible for any backup equipment and/or power supply and a planned course of action in the event of power outages. The Company does not assume, and expressly disclaims, any obligation or duty: to monitor the health or condition of the person requiring medically essential service; to insure continuous service; to call, contact, or otherwise advise of service interruptions; or, accept as expressly provided by this section, to take any other action (or refrain from any action) that differs from the normal operations of the Company.



Conserve Your World - Conservation Tips

- Control your thermostat. The recommended winter setting for daytime use is 65-68 degrees Fahrenheit and 55-58 degrees at night. During summer months, the recommended setting is 78 degrees.
- Turn off all lights when you leave a room or when not in use.
- During the cold winter months, wrap your water heater with insulation.
- Avoid using hot water for washing clothes. Washing with cold or warm temperatures works well with today's detergents.
- Clean the lint filter in your dryer after each use and clean the exhaust hose periodically. This allows the air to circulate efficiently and helps eliminate fire hazards.
- Weatherstrip doors and windows and seal unused doors. Savings in annual energy could amount to 10 percent or more.
- Close off the chimney when your fireplace is not in use. An open damper in a 48-inch square fireplace can let up to eight percent of your heat escape out of the chimney.
- Ceiling fans should turn clockwise in the summer and counter-clockwise in the winter. Reversing the direction of the blades pushes warm air down into the room.
- Schedule a free home energy audit by calling your utility's customer service department.
- Cover pans when cooking to reduce the amount of heat needed and the cooking time.

Conserve Your World CONTINUED

Cover your water bed with a quilt or comforter to trap heat under covers to save on water-bed heating costs.

Fix dripping faucets and save up to 2,400 gallons of hot water each year.

Heat a room with a portable space heater only when necessary; use it to heat people, not rooms.



What costs more . . . baking a potato in the microwave or the oven?



The oven. It costs about 22 cents per hour, while the microwave only costs about 10 cents. Plus, the microwave cooks the potato in about 8 minutes, while the oven takes about 40 minutes.



How much does it cost to leave a lamp on overnight?



About $1.60 a month for a lamp with a 75-watt bulb that's on for 10 hours each night. A compact fluorescent could give off the same light for about 42 cents a month.

Assistance Programs in Florida

Assistance programs outlined in this booklet are based on the best information available at the time of production. In particular, we relied on Florida Legal Services, which represents low-income persons in Florida, to identify many of the assistance programs available to low-income persons in the state, and to draft descriptions of these programs for this booklet. However, program information, funding and requirements regularly changes. For up-to-date information, contact the programs directly.

Applying for Aid

When applying for any of the government programs in this booklet, take the information listed below. Some programs may require different or additional information. If you apply for assistance and cannot obtain this information, a caseworker will let you know what additional information will be required and might be able to help you get it. You may appeal government decisions regarding your application, receipt of assistance, or lack of action, and may be represented by an attorney or other legal representative at the appeal hearing.



Identification - Photo ID

- Driver's license
- Identification card
- Green card



Proof of Residence

- Lease
- Proof of homestead exemption
- Current bills showing address
- Rent payment book or mortgage payment book

Proof of Income

- Pay stubs for the past 30 days
- Unemployment compensation or workers' compensation for the past 30 days
- Benefit letters for government checks (TCA, SSI, Social Security, VA benefits, etc.)
- Pension benefit checks
- Any other regular income

Social Security Card

For Energy Assistance Programs

Bring your utility bill.

Income Qualification

Many program income limits are related to the federal poverty guidelines issued by the U.S. Department of Health and Human Services (HHS). These guidelines change annually. For the year 2026, the federal poverty guidelines are:

Size of Family Unit	48 Contiguous States and D.C.
1	$ 15,960
2	$ 21,640
3	$ 27,320
4	$ 33,000
5	$ 38,680
6	$ 44,360
7	$ 50,040
8	$ 55,720
For each additional person, add	$ 5,680

These guidelines change annually and are published by the HHS on its web page located at http://aspe.hhs.gov/poverty/. You should check this page for the latest poverty guideline for your family size.



Area Agencies on Aging

Eleven Area Agencies on Aging throughout Florida provide services to elders, such as adult day care, home care and chore assistance, Meals On Wheels, energy bill assistance under the LIHEAP program, counseling, transportation, respite care, health support services, emergency alert response, environmental modifications, information, and referral.

Who is eligible?

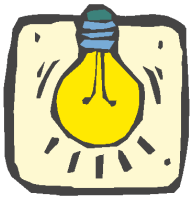
The different programs administered by the Area Agencies on Aging in Florida have slightly different eligibility criteria. These programs are funded by state and federal sources. Program recipients must be at least 60 years of age, and priority is given to low-income and frail elders.

What do the services cost?

Area Agencies on Aging in Florida generally provide services to recipients without charge. Recipients are offered an opportunity to contribute to the cost of services. Some of the services provided by the Agencies that enable an elderly person to remain at home, or that assist with Alzheimer's disease, require a small monthly co-payment, based on income. The co-payment entitles recipients to approved services during the month.

How do I apply?

Florida has a toll-free Elder Helpline, **1-800-963-5337**, that automatically routes the caller to the nearest Area Agency on Aging. Through the Elder Helpline, you may find out how to apply for services and receive referral information to other programs, as needed. The Elder Helpline is open Monday through Friday, 8 a.m. to 5 p.m. Area Agencies on Aging maintain waiting lists for all of their programs. The Area Agency on Aging will do an initial intake and assessment for services rendered. Cases are handled on a priority basis.



Charitable Organizations

Some charitable organizations help pay utility bills and other costs associated with averting power disconnections.

Who is eligible?

Usually, charitable funds that help pay utility bills and related costs are made available on a first-come, first-served basis, according to the requirements of the particular program.

What benefits are provided?

Charitable funds, depending on availability, can provide payment assistance for utility bills to avoid disconnections. In addition, other items such as blankets, replacement medicines, and similar expenses may be provided, subject to the availability of funds.

How do I apply?

Charitable funds are distributed within local communities. Information about them may be available from your power company; from service agencies, such as your local community action agency or legal services office; or from referral agencies such as your local counseling and referral service, United Way, homeless assistance agency, or Area Agency on Aging.



Community Care for Disabled Adults

Community Care for Disabled Adults delivers community-based services that enable disabled adults to remain in their own homes.

Who is eligible?

Community Care for Disabled Adults provides in-home services to adults 18 through 59 years of age who have one or more permanent physical or mental limitations that restrict their ability to perform the normal activities of daily living and that impede their capacity to live independently or with relatives or friends without the provision of community based services. Priority for services is extended to those persons who

(a) Are victims of, or have been identified as “at-risk” of abuse, neglect, and exploitation
(b) Lack family and friends to provide an adequate support system
(c) Have incomes below the Institutional Care Program (ICP) limit, and
(d) Are not receiving comparable services from other agencies.

What services are provided?

Community Care for Disabled Adults services include adult day care, adult day health care, chore, emergency alert response, escort services, group activity therapy, home delivered meals, homemaker, interpreter services, in-home nursing services, personal care, respite care, transportation, medical equipment, and home health aide services. Either departmentally provided or privately contracted case management is provided to all participants. Individuals with incomes exceeding the ICP level will be responsible for paying a fee for service or provide volunteer service in lieu of the calculated fees.

How do I apply?

You may apply for Community Care for Disabled Adults services through your local Adult Services office of the Department of Children and Families, which administers the program.



County Health Clinics

County health clinics provide free or reduced-cost medical care, including physicals, physician care, medical tests, and immunizations.

Who is eligible?

County health clinics provide health care services to all persons within their service areas. However, most people who use clinics do not have a private physician.

What do the services cost?

County health clinics do not charge for services for individuals with household incomes below the federal poverty level, or who otherwise are unable to pay. Persons with household incomes between 100 percent and 200 percent of the poverty level pay based on a sliding scale. Clinics do not charge for childhood immunization and do not charge WIC or Medicaid recipients. Clinics do not deny services for tuberculosis, sexually transmitted diseases, HIV/AIDS, family planning and pregnancy tests for failure to pay a fee. Prescription drugs may be available at some clinics.

How do I apply?

You may apply for health care services from a county health clinic by scheduling an appointment at the clinic. Information about county health clinics and other similar health care services within the county may be obtained from your county public health unit.



Agency for Persons with Disabilities (APD)

The Home and Community-Based Services Medicaid waiver provides funding and services for individuals with developmental disabilities in living, learning, and working in their communities.

Who can receive Medicaid waiver services?

A person must live in Florida, be at least three years old, and have a developmental disability that occurred before the age of 18 to be eligible for services. The agency serves people with spina bifida, autism, cerebral palsy, Prader-Willi syndrome, Down syndrome, and intellectual disabilities.

What benefits are provided?

The APD offers support and services to assist individuals with disabilities to live in their community. Services are provided based on need and available funding.

How do I apply?

An individual who has or might have a developmental disability, or his or her authorized representative, may apply for services by contacting the regional APD office.



Food Stamps

Supplemental Nutrition Assistance Program (SNAP)

Who is eligible?

Food stamps are available to households with a monthly income that falls, after a series of deductions and allowances, below the federal poverty level and to households in which all members receive Temporary Cash Assistance (TCA) or Supplemental Security Income (SSI). There is also a resources test for eligibility. Certain resources, including a home and lot and all or part of the value of an automobile are not counted under the resources test. Food stamps are available in Florida to certain classes of legal aliens through a program funded by the state of Florida.

What benefits are provided?

Food stamps provided by the program may be redeemed for food in grocery stores. Beginning in February 1998, Florida switched to a system of providing food stamp debit cards instead of monthly allotments of stamps. Recipients who receive debit cards will receive a monthly credit that can be accessed by using debit card readers at grocery store check out lines. The amount of monthly food stamps provided varies according to household size and income. From October 1, 2025 through September 30, 2026, the maximum monthly allotments are:

Household size	Maximum monthly allotment
1	$ 298
2	$ 546
3	$ 785
4	$ 994
5	$ 1,183
6	$ 1,421
7	$ 1,571
8	$ 1,789

For each additional household member, add $218.

How do I apply?

You may apply for food stamps through your local office of the Florida Department of Children and Families, or online at www.myflorida.com/accessflorida. Applications for food stamps cover TCA and Medicare eligibility as well, but a household may apply for food stamps alone without using up part of its lifetime eligibility for TCA or Medicare. For more information, call 1-866-762-2237.



Florida Telecommunications Relay, Inc.

Florida Telecommunications Relay, Inc. (FTRI) is a statewide nonprofit organization that provides special telephones for hard of hearing, deaf, deaf/blind, and speech impaired Floridians.

Who is eligible?

FTRI provides service to permanent Florida residents, ages 3 or older and are certified as hard of hearing, deaf, deaf/blind, or speech impaired.

What benefits are provided?

This program loans special telephone equipment to Floridians who are hard of hearing, deaf, deaf/blind, or speech impaired for as long as they need it. Using this equipment helps people communicate more easily.

What do the services cost?

The phones and ringers are loaned on a long-term basis at no charge. A surcharge on all landline phones in Florida pays for the FTRI program.

How do I apply?

Complete an FTRI application and have it signed by an approved certifier. You may either mail the application in or visit a Regional Distribution Center (RDC) to receive your phone. For the RDC in your area, visit FTRI's Web site at www.ftri.org or call FTRI's main office at 1-800-222-3448 (voice) or 1-888-447-5620 (TTY).



Government-Assisted Mortgages

Government-insured and government-subsidized mortgages are available to help home purchasers qualify for mortgages, to reduce the cost of the home-purchase mortgages, and to provide safeguards against losing the purchased home due to decreases in household income.

Who is eligible?

Government-assisted mortgages are available to homebuyers who intend to live in the home. Some mortgage assistance programs are specifically targeted to low-income or first-time homebuyers and provide subsidies or loans to reduce down payment requirements or monthly mortgage payments. If you are currently in the United States military or if you have ever served in the U.S. armed forces, you may be eligible to get a loan guaranteed by the Veterans Administration (VA).

What benefits are provided?

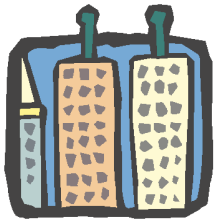
The most frequently used mortgage assistance programs are the FHA-insured and VA-insured mortgage programs. The FHA program limits down payment requirements to three percent or five percent of the appraised value of the house. Participating lenders are required by the FHA and encouraged by the VA to provide borrowers who default on their mortgages an opportunity to enter into agreements to lower payments for a period of time to catch up with their mortgage payments.

Other mortgage assistance programs specifically target low to moderate income first-time homebuyers. For example, Florida Housing Finance Corporation offers the First-Time Homebuyers Program, through which qualifying first-time homebuyers may take advantage of low interest rate mortgages available through numerous participating lenders across the state. Depending on income and family size, homebuyers may also qualify for zero percent, non-amortizing second mortgage loans to help with down payments and closing costs.

CONTINUED

How do I apply?

Government-assisted mortgages are available through private lenders. Application for these mortgages can be made through participating lenders. Information about the lenders that offer these mortgages in your area and about any local homebuyers' counseling programs may be available from your local government community development department or your local housing finance agency. Ask about the First-Time Homebuyers Program offered through the Florida Housing Finance Corporation in Tallahassee at (850) 488-4197 or toll-free at 1-888-447-2977. In addition, participating lenders and the Housing Finance Corporation let homebuyers know about these programs through public notices and brochures.



Government-Subsidized Rental Housing Developments

Government-subsidized rental housing developments offer many of their units for a rent price that is affordable to low-income households.

Who is eligible?

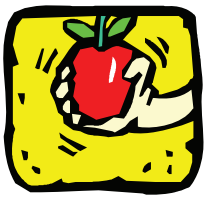
Government-subsidized rental housing units are available to households with incomes below the program's income limits. Some government-subsidized rental housing developments are reserved for the elderly and for disabled individuals.

What does the housing cost?

Rent for government-subsidized rental housing units are set at 30 percent of the qualifying income limit for the units. For example, if the monthly income limit for a family of 4 is $1,500, the monthly rent will be 30 percent of that amount, or $450. Many government-subsidized units accept Section 8 certificates or vouchers, which further reduce monthly rent payable by tenants.

How do I apply?

Apply for rent-subsidized units from government-subsidized rental housing developments through the developments themselves. Information about the government-subsidized rental housing developments in your area may be available from your local government's community development department, and your local housing finance agency. Ask about both state and federally-subsidized housing developments.



Florida Community Food and Nutrition Hunger Hotline

Managed by the Florida Association for Community Action, Inc. (FACA), the Florida Community Food & Nutrition Hunger Hotline is funded by the U.S. Department of Health and Human Services and the Florida Department of Community Affairs. Founded in 1980, FACA is a non-profit federation of Community Action Agencies, Head Start, and Weatherization programs.

The Florida Community Food and Nutrition Hotline Program has been discontinued due to loss of Federal funding. Future Hotline calls should be forwarded to 2-1-1 Information Line. The Online Hunger Database referrals to food and other resources remains available on FACA's Web site at www.faca.org. You may also contact FACA at (904) 770-6120.

The Florida Community Food and Nutrition Hotline Program, managed by FACA, was funded by a grant from the Florida Department of Community Affairs. The Hunger Hotline directed callers to emergency food resources such as soup kitchens, churches, and food pantries in their community. Recipients were provided details on food stamps centers, government commodities, and a variety of meal programs for specific groups such as senior citizens, mothers, and farm workers.



Home Care for Disabled Adults

Home Care for Disabled Adults provides assistance for home care services for disabled adults in family-type living arrangements in private homes.

Who is eligible?

Home Care for Disabled Adults provides assistance and services to adults, ages 18-59, who have permanent physical or mental limitations that restrict their ability to perform the normal activities of daily living and that impede their capacity to live independently or with relatives or friends without the provision of community-based services. The program provides funds to assist with home care services for people who would be income-eligible for Supplemental Security Income (SSI) or for the Medicaid ICP program.

What services are provided?

Home Care for Disabled Adults supplements the care provided in recipients' homes through a basic subsidy to assist with expenses, based upon financial need; a subsidy for uninsured medical services, and special supplements for specialized health care services or supplies.

How do I apply?

Apply for Home Care for Disabled Adults through your local office of the Florida Department of Children and Families, which administers the program.



Lifeline Assistance Program

The Lifeline Assistance (Lifeline) program offers assistance to qualified residential telephone consumers and is designed to ensure that basic telephone service remains affordable for all Florida residents.

Who is eligible?

You may be eligible for savings if you receive benefits under one of these programs:

- Supplemental Nutrition Assistance Program (SNAP)
- Medicaid
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (Section 8)
- Veterans Pension and Survivors Benefit

In addition, if you live on a federally recognized tribal land and are eligible for benefits through the Bureau of Indian Affairs for Tribal Temporary Assistance for Needy Families, Head Start Subsidy or the National School Lunch Program, you qualify for Tribal Link-Up and expanded Lifeline Assistance.

You may also be eligible for benefits if your household income is at or below 135 percent of the Federal Poverty Level. Check with your local telephone company for details.

What benefits are provided?

The Lifeline Assistance program offers a $9.25 credit per month for broadband and $5.25 per month for stand-alone voice service.

Phone companies cannot disconnect Lifeline customers for non-payment of long distance or other toll charges. However, your long distance service can be blocked. Customers who subscribe to toll blocking will not have to pay a deposit.

How do I apply?

You may apply for Lifeline through your local telephone company. The number is located in the front section of your phone bill. You may also apply for Lifeline by visiting the PSC's Lifeline Web page at http://www.floridapsc.com/lifeline-assistance-program to obtain a printed application. Then, mail or fax it to the address or fax number for your telephone company listed on the PSC web site. If you are having difficulty obtaining these services, you may contact the PSC at 1-800-342-3552 for assistance and a free brochure that further outlines these programs.



Low-Income Home Energy Assistance Program (LIHEAP)

Local governments and community organizations in Florida provide home energy assistance, known as LIHEAP, to help pay energy bills.

Who is eligible?

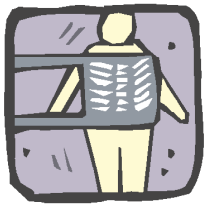
LIHEAP assists households that have incomes below 150 percent of the federal poverty level and need assistance in order to pay their power bills. Households may receive a maximum of one LIHEAP crisis benefit payment during the heating season (October to March), and a second crisis payment during the cooling season (April to September). In addition, households may receive one non-emergency payment per year. Usually, more than 80,000 households per year receive LIHEAP assistance in Florida. Priority in services is given to households with children under age 5 and elderly or disabled members.

What benefits are provided?

LIHEAP provides assistance to low-income consumers who need help paying their utility bills. The amount of payment assistance depends upon the number of people in the household and the household income.

How do I apply?

You may apply for LIHEAP through the agency that administers the LIHEAP program in your area. There are about three dozen of these agencies in Florida, consisting of community action agencies, local governments and various nonprofit organizations. To identify the agency that services your area, call your local power company; your local government information number; local referral agencies such as Area Agencies on Aging, community action agencies, United Way, and counseling and referral services (such as 2-1-1); and the Florida Public Service Commission's toll-free consumer information number, 1-800-342-3552. Additional information may be found at www.FloridaJobs.org/LIHEAP.



Medicaid

Medicaid provides health care coverage for low-income people. It pays bills submitted by enrolled providers of medical services. Providers who agree to accept Medicaid may not separately bill patients for additional charges for covered services and may not discriminate against Medicaid recipients in the services they provide.

Who is eligible?

Two basic groups of people are eligible for Medicaid: low income children and families and low-income people who are aged, blind, and disabled. Within these two groups are several categories of eligibility. In addition to qualifying under one of these two basic groups, an eligible Medicaid recipient must meet income and asset limits that vary by category. If you need help paying your ongoing medical bills and are unable to obtain private health insurance to pay these bills, you should consider applying for Medicaid. Low-income people on Medicare may also be eligible for help through Medicaid.

What benefits are provided?

Medicaid directly pays participating providers for medical services. Medicaid recipients receive a Medicaid card that they show to providers. In Florida covered services include:

- Physicians
- Inpatient and outpatient hospital care
- Assistive care
- Birth center
- Child health check-up
- Chiropractic
- Community mental health
- Dental for children and adults
- Durable medical equipment and supplies
- Home Health

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- Laboratory
- Intermediate care for the developmentally disabled
- Medical foster care
- Nursing facility
- Podiatry
- Prescribed drugs
- Therapy
- Certain Transplants
- Transportation
- Early Intervention Services
- Family Planning Waiver
- Free Standing Dialysis Center Services
- Healthy Start
- Hearing Services
- Hospice Services
- Licensed Midwife Services
- Optometric Services
- Program of All-Inclusive Care for the Elderly (PACE)
- Physician Services
- Portable X-Ray Services

How do I apply?

Apply for Medicaid through your local office of the Florida Department of Children and Families (DCF) or online at www.myflorida.com/accessflorida. Medicaid applications can be used to determine Temporary Cash Assistance (TCA) eligibility as well, but a household may apply for Medicaid alone without using up part of its lifetime eligibility for TCA. In addition, other assistance programs for which some or all recipients receive Medicaid, such as SSI, TCA, county health clinics, or participating nursing homes, forward their applications for assistance to DCF for consideration for Medicaid coverage. Go to myflfamilies.com/medicaid for additional information from DCF or call 1-866-762-2237.



Medicare

Medicare is a federal medical insurance program that helps to pay the medical bills of individuals at least 65 years of age and of disabled people.

Who is eligible?

Medicare is available to all citizens and certain legal aliens who are at least 65 years of age, who have permanent kidney failure, or who receive Social Security payments based upon age or disability. Medicare insurance is available based upon disability in cases in which entitlement to disability benefits has lasted for 24 months.

What benefits are provided?

Part A Medicare insurance covers hospital services, skilled nursing facilities, home health services, and hospice care. Medicare pays Part A providers directly, with recipients being responsible for a deductible and a 20 percent co-insurance requirement. Part A coverage may be purchased through the payment of a premium by individuals who are at least 65 years of age and do not qualify for Social Security.

Part B Medicare insurance, which requires the payment of a premium in all cases, covers physician services, outpatient hospital care, lab tests, and certain other medical services, equipment and supplies. There is a deductible and a 20 percent co-insurance requirement. Some Medicare managed care plans include coverage of other medical expenses, such as dental care, eyeglasses, hearing aids, and prescription drugs, within their Part B coverage. Providers of Part B services may elect to “accept assignment,” in which case they will accept payment directly from Medicare, and not charge more than what Medicare pays for, plus the co-insurance requirement. Medicare participants often purchase privately offered “medigap” insurance to help cover remaining medical expenses. Medicare requires open enrollment periods for this insurance.

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Medicare recipients with a household income below the federal poverty level who meet a financial resources test may use Medicaid to pay for Medicare premiums, deductibles, and co-insurance requirements, under the Qualified Medical Beneficiary program. If your household income is less than 120 percent of the poverty level and you meet the resources test, you still may use Medicaid to pay for your Part B premium, under the Special Low-Income Beneficiary program. You may apply for this assistance through the local Medicaid office of the Florida Department of Children and Families.

How do I apply?

You may apply for Medicare through your local Social Security office. There is a toll-free Social Security application number, 1-800-772-1213, and a toll-free TDD application number, 1-800-325-0778, for the deaf or hearing-impaired that may be used to contact your local office.



Rent Subsidies

(Public Housing and Section 8)

Public Housing and Section 8 vouchers provide rent subsidies to low-income households so that rent does not exceed 30 percent of monthly household income.

Who is eligible?

Participation in the **Section 8** housing program is available to households with income, adjusted for family size, below 50 percent of the median family income for the area in which the housing is located. This income level varies by county in Florida.

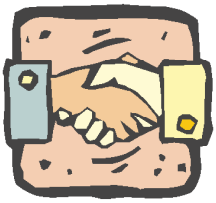
Public housing is available to households with incomes below 80 percent of the median family income for the area in which the housing is located. Some public housing developments are reserved for elderly and disabled persons.

What benefits are provided?

Public housing consists of rental apartment developments managed by local public housing authorities. In the Section 8 program, local authorities provide eligible households with vouchers to reduce their monthly rent in rental agreements with participating landlords. In both programs, rent is subsidized so that monthly rent is 30 percent of monthly household income. Public Housing also pays for part of tenants' utility bills. Both Section 8 and Public Housing adjust rents as income changes.

How do I apply?

You may apply for public housing and the Section 8 housing program through your local public housing authority when waiting lists are open. Often, there are waiting lists for participation in these programs. Selection from waiting lists for public housing is based upon priorities established by local housing authorities, such as helping elderly and disabled persons or helping victims of domestic violence. Additional information is also available on the Internet at www.hud.gov.



Social Security

Social Security benefits are payable for retirement or disability to individuals who have a qualifying work history and to their spouses and dependents, and survivors.

Who is eligible?

Social Security benefits are available to individuals who are at least 62 years of age, blind, or disabled, who have worked for a required number of years for which Social Security taxes were paid; and to their spouses, dependents, and survivors. Full Social Security retirement benefits are payable at age 65 for people born before 1938. For those born 1938 or later, their full retirement age will be more than age 65. (A retirement age chart can be found at www.ssa.gov.) A lesser benefit amount is payable at age 62. Eligibility for Social Security disability benefits is based on having a qualifying medical impairment that is of sufficient severity to prevent the individual from being gainfully employed, for at least a year.

What benefits are provided?

Social Security provides monthly assistance payments. Benefit levels are based on a percentage of your average monthly income, adjusted for inflation, for which Social Security taxes were paid for most of your working life. Earned income and certain other income may reduce the amount of the monthly benefit. Recipients may receive lump sum payments for the period of time between the attainment of retirement age or the onset of blindness or disability and the date of the award. Social Security beneficiaries also receive Medicare insurance coverage, except that disability beneficiaries do not receive Medicare until the 24th month of eligibility.

How do I apply?

You may apply for Social Security benefits through your local Social Security office. There is a toll-free Social Security application number, 1-800-772-1213, and a toll-free TDD application number, 1-800-325-0778, for the deaf or hearing-impaired. You do not have to apply in person. If you are applying for disability benefits, you will have to provide the representative at the Social Security office with relevant medical records as directed in the application. You may also apply online at www.socialsecurity.gov.



Supplemental Security Income (SSI)

SSI benefits are payable to low-income elderly individuals and to disabled people, including children. SSI recipients also receive Medicaid.

Who is eligible?

Supplemental Security Income (SSI) benefits are available to people who are at least 65 years of age, blind, or disabled and whose net monthly income after deductions and exclusions is less than the benefit payment standard. As of January 2026, the amount is $994 for an individual and $1,491 for a couple, if both members are applying. There is also a resources test. Certain resources, such as a home and lot and one automobile are not counted under the resources test. Eligibility for SSI disability benefits is based on having a qualifying medical impairment that is of sufficient severity to prevent the individual from being gainfully employed for at least a year. Some groups of legal aliens also may receive SSI benefits.

What benefits are provided?

SSI provides monthly assistance payments. The maximum monthly payment in 2026 is $994 for an individual and $1,491 for a couple if both members are approved. SSI recipients also receive Medicaid, including coverage retroactive to three months before SSI application.

How do I apply?

You may apply for SSI through your local Social Security office. There is a toll-free Social Security application number, 1-800-772-1213, and a toll-free TDD application number, 1-800-325-0778, for the deaf or hearing-impaired. You do not have to apply in person. If you are applying for disability benefits, you will have to provide relevant medical records as directed in the application. Additional information is also available at www.socialsecurity.gov.



Temporary Cash Assistance Program

The Temporary Cash Assistance Program (TCA) provides monthly assistance payments to families with children and to pregnant women.

Who is eligible?

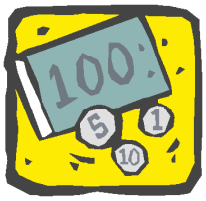
TCA is available to families with children up to 19 years old if they are attending school and to childless pregnant women in their last month of pregnancy or in their last trimester if restricted from work activities. To receive TCA assistance payments, household income (net of adjustments) must be below the level of benefits provided. One of these criteria is that the first $200 of monthly earned income and half of the remainder of this income is disregarded. There is also a resources limitation of $2,000. Citizens and qualified non-citizens who reside in Florida may apply for TCA assistance. There are time limits for receiving TCA cash assistance payments, but payment extentions are available.

What benefits are provided?

TCA provides monthly cash assistance payments to individuals based upon household size, the amount of shelter costs, other available income, and other factors. The maximum monthly benefit amount for households is approximately $241 for a household of two and approximately $62 for each additional household member.

How do I apply?

You may apply for TCA through your local office of the Florida Department of Children and Families or online at www.myflorida.com/accessflorida. Applications for TCA can also be treated as applications for Medicaid and food stamps. For more information, call 1-866-762-2237.



Unemployment Compensation

Unemployment compensation is paid to unemployed individuals who are actively looking for work.

Who is eligible?

Eligibility for unemployment compensation is based upon three factors: the applicant worked in qualifying employment prior to job loss, the applicant was not at fault for job loss, and the applicant is actively looking for work.

What benefits are provided?

Unemployment compensation provides weekly benefits that are based on a portion of the unemployed person's former wages. The weekly benefit amount is between $32 and $275 for a maximum of 26 full weeks. Unemployment compensation is funded by required contributions by employers.

How do I apply?

You may apply for unemployment compensation on the Internet at www.floridajobs.org, by telephone at 1-800-204-2418, or by mail. Applications may be obtained at your local One Stop Career Center.



Veterans' Benefits

Veterans' benefits, consisting of monthly disability payments, health care and various other benefits, are available to veterans of U.S. military service and their dependents.

Who is eligible?

Veterans with active military service, who have an Honorable or Under Honorable Conditions discharge, and their beneficiaries may receive veterans' benefits.

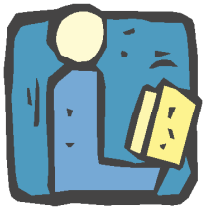
What benefits are provided?

The major veterans benefits that may be available to veterans and their beneficiaries include health care (for veterans), such as CHAMPVA for Permanent and Total service-connected veterans' spouses; life insurance; mortgage insurance; financial aid for education; vocational rehabilitation; counseling; burial benefits at national cemetaries; survivors' benefits and death benefits for beneficiaries.

Disability payments are available to veterans whose disabilities were incurred or aggravated during their military service. The amount of the benefit depends upon the degree of the impairment and the number of dependents. Low-income war time, disabled veterans may also apply for a pension, regardless of the disability's connection to military service. Disabled veterans also may receive grants for adaptions of their homes and automobiles, and assistance with other expenses. The benefits are administered by the Department of Veterans' Affairs (VA).

How do I apply?

Contact the Florida Department of Veterans' Affairs' (FDVA) at 1-800-827-1000. You can also find their information at www.floridavets.org or your local County Veteran Service Office (CVSO). You can locate your CVSO in the blue pages of your phone book under county government or on the FDVA Web site. These offices can assist you with any application for veterans benefits. You may also contact the VA at their toll free number, 1-800-827-1000. Counselors at this number can answer questions about benefits eligibility and application procedures. They also make referrals to other VA facilities, such as medical centers and national cemetaries. These facilities also accept applications for benefits.



Vocational Rehabilitation

Vocational Rehabilitation (VR), a Division of the Florida Department of Education, is charged by both federal and state statutes with helping individuals with mental or physical disabilities which constitute or result in a substantial impediment to employment. Once individuals are deemed eligible, VR helps them decide what type of help is necessary to overcome the impediment and how best to find either gainful employment or supported employment.

Who is eligible?

Eligibility for VR services is based upon the presence of a physical or mental disability which is a substantial impediment to employment and a goal of employment. An eligibility decision will be made within 60 days of applying for services unless circumstances prevent such a decision or the customer is involved in a trial work experience.

What benefits are provided?

VR services are provided pursuant to a plan developed collaboratively between the VR customer and the VR counselor. Typical services may include training/retraining, medical and/or psychological evaluation and treatment, rehabilitation engineering/assistive technology, school-to-work transition, counseling and guidance, referral services, placement and follow-up, transportation, technical assistance, and post-employment services.

How do I apply?

You may apply for VR services through your local VR office. Please call 1-800-451-4327 (toll-free/TTY) to obtain the phone number and address of the office nearest you.



Weatherization

The Weatherization Assistance Program (WAP) enables low-income families to reduce their energy bills by making their homes more energy efficient.

Who is eligible?

Weatherization is available to client households that have income less than 200 percent of the federal poverty guidelines.

What services are provided?

Weatherization provides a number of services, all at no charge. A representative of a weatherization agency inspects the recipient's home for energy efficiency and related health considerations, and helps determine the most cost-effective services to improve the home. This includes advice on increasing energy efficiency and on remedying any related health considerations; adding insulation; caulking and weatherstripping doors and windows; and heating and cooling modifications and, if necessary, replacements. Many weatherization agencies also administer emergency housing repair programs, also provided at no charge to recipients, that may be applied for separately or be used to complement weatherization assistance.

How do I apply?

You may apply for weatherization assistance by contacting your local weatherization agency. There are twenty two WAP provider agencies in Florida, consisting of community action agencies, local governments and various non-profit organizations. Often, there is a waiting list for receiving weatherization assistance. Elderly and disabled applicants are given priority, as well as families with children 12 and under. To find the agency that services your area, call your local power company; your local government information number; local referral agencies such as Area Agencies on Aging, community action agencies, United Way and other counseling and referral services; and the Florida Public Service Commission's toll-free consumer information number, 1-800-342-3552. Or, call the Florida Department of Commerce (DOC) at (850) 717-8450, or go to https://www.floridajobs.org/community-planning-and-development/community-services/weatherization-assistance-program.



WIC (Supplemental Food Program for Women, Infants, and Children)

WIC provides food and other nutritional assistance to pregnant, breast-feeding, and postpartum women, infants, and children under five who are at nutritional risk.

Who is eligible?

WIC is available to pregnant, breast-feeding, and postpartum women, infants, and children under 5 years of age who have a household income below 185 percent of the federal poverty level and who are at nutritional risk and/or medical risk. Nutritional risk is determined by medical personnel at the time of application.

What benefits are provided?

The WIC program provides food and other nutritional assistance to eligible recipients. WIC participants receive vouchers that allow them to purchase a monthly food package that is high in protein, calcium, iron, and vitamins A and C.

How do I apply?

You may apply for WIC assistance through your local county health clinic.



Workers' Compensation

Employees who are injured on their jobs may receive workers' compensation benefits through their employers. These benefits consist of payment for medical services needed to recover from the injury, part of lost wages, and re-employment assistance.

Who is eligible?

Workers who are injured during the course of employment may receive workers' compensation benefits through their employers. Employers with four or more employees are required to have workers' compensation coverage in Florida.

What benefits are provided?

Workers' compensation pays for medical services related to the injury or illness contracted on the job, including health care providers, hospital care, dental care, prescription drugs, braces, crutches, and other medical supplies. The health care provider is selected by the employer or its workers' compensation insurance carrier. Workers' compensation also provides lost wages up to an amount representing the statewide average wage and, as needed, re-employment assistance, consisting of placement assistance and retraining when appropriate. An employee may not be terminated for being injured on the job, but the employee's position need not be kept open until the employee is able to return to work. Benefits are provided until the employee attains the maximum amount of medical improvement, as determined by the health care provider, and the employee may receive additional medical care by making co-payments.

How do I apply?

You may apply for workers' compensation through your employer. If you have any questions, you may contact the state Employee Assistance Office at 1-800-342-1741 or the Worker's Compensation Customer Service Center at (850) 413-1601. You may appeal workers' compensation decisions and may be represented by an attorney in your appeal.



Consumer Credit Counseling

Consumer Credit Counseling Service (also known as CCCS) is a non-profit organization that provides low-cost assistance to those needing personal financial counseling, which many times includes a creditor repayment plan.

Who is eligible?

Consumers who would like assistance with managing their monthly living costs and creditor payments may receive counseling at many local offices, through telephone or the Internet.

What services are provided?

A certified, professional counselor helps you to break down your income, living expenses, and creditor payments into monthly amounts by preparing a personal budget. Recommendations are made, where appropriate, to reduce expenses, increase income, or make adjustments to improve your financial situation. If desired, a creditor repayment plan may be established. Many creditors will stop late fees and overlimit fees to reduce or stop finance charges as an incentive for joining the Debt Management Plan. A monthly deposit is made to CCCS, who in turn makes monthly payments to the creditors.

How do I apply?

You may apply by calling the Consumer Credit Counseling Service that administers the service in your area. Immediate counseling may be available.



Disability Rights Florida

To Protect and Advance the Rights of Floridians with Disabilities through Advocacy and Education.

Who is eligible?

Any Floridian with a disability-related issue is eligible to receive Disability Rights Florida services. An individual seeking assistance must contact Disability Rights Florida directly unless you are the parent of a minor child, guardian, or authorized representative.

What services are provided?

Disability Rights Florida provides these free and confidential services:

- Information and referrals
- Self-advocacy support
- Technical assistance
- Investigations into complaints of abuse, neglect and rights violations
- Dispute resolution support
- Negotiation and mediation support
- Advocacy services

How do I contact Disability Rights Florida?

Intake is how Disability Rights Florida gathers general information to determine what information and referral or other services can be provided. There is a toll-free number, 1-800-342-0823, and a toll-free TDD application number, 1-800-346-4127, for the deaf and hearing-impaired. You may also call directly, 850-488-9071, and by mail at 2473 Care Drive, Suite 200, Tallahassee, Florida 32308.

Please visit http://www.disabilityrightsflorida.org/ and visit our **Requesting Assistance** page to make your request online.



Emergency Assistance

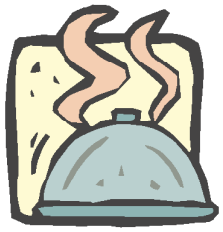
The Emergency Financial Assistance for Housing Program (EFAHP) helped with late rent or mortgage payments or rental deposits to prevent households with children from losing their homes because of non-payment or natural disaster.

After many years of service, the EFAHP program has been repealed and replaced with a homeless prevention grant to local agencies. The Florida Department of Children and Families (DCF) are no longer accepting applications for help with overdue rent, mortgage payments or security deposits.

Please call the following organizations for a list of agencies in your area that might be able to help, or you may call the 211 helpline (just dial 211):

- Jewish Family Services
- Catholic Charities
- Lutheran Social Services
- The Salvation Army
- The United Way

You may also call your local homeless coalition. A list of homeless coalitions is available at https://www.floridajobs.org/community-planning-and-development/community-services/weatherization-assistance-program.



Free and Reduced-Price School Lunch Program

Eligible school children receive free or reduced-price breakfasts and lunches.

Who is eligible?

School children are eligible to receive free or reduced-price school breakfasts and lunches if:

- They are qualified as economically needy in the Head Start Program for preschool children. To be qualified as economically needy you must apply.
- The child has been approved for food stamps or TANF.
- The household's current income is below income eligibility guidelines.

What benefits are provided?

The program provides free and reduced-price breakfasts and lunches to eligible school children participating in the school lunch program. Free and reduced-price breakfasts and lunches are required to meet USDA nutritional standards and may not be different than the meals served to other school children. Participants in the free and reduced-price meals programs may not be segregated from children paying full price for school meals.

How do I apply?

School children receive applications for the school lunch program, which they are instructed to give to their parents. Parents who wish for their children to receive free or reduced-price meals fill out the application and return it to their children's school. This program is available in public schools, private schools, shelters, and residential areas.

In accordance with Federal law and the U.S. Department of Agriculture policy, this institution is prohibited from discrimination on the basis of race, color, national origin, sex, age, or disability. (Not all prohibited bases apply to all programs.) To file a complaint of discrimination, write: USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (202) 720-5964 (voice and TDD). You can also find their information at www.fns.usda.gov. USDA is an equal opportunity provider and employer.



Legal Service Offices (Legal Aid)

Legal service offices are nonprofit agencies that provide free legal assistance, including representation in court cases and administrative hearings, to eligible individuals.

Who is eligible?

Individuals, who in their current living situation have income below 125 percent of the federal poverty level or who are at least 65 years of age, may apply for legal assistance with the legal services (or legal aid) offices within their communities. Legal service offices are unable to serve everyone who requests assistance, so they have been required to establish case-acceptance priorities based upon the type and severity of the legal problem. Applicants for assistance are notified of the assistance that will be made available to them. The most common areas in which legal service offices provide assistance include family law, public benefits, housing, consumer law, education, probate law, and individual rights.

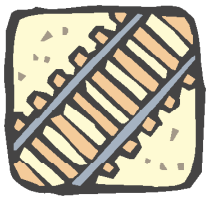
Several other sources of free legal assistance are available. Your local pro-bono lawyer referral service provides free legal assistance to low-income and elderly individuals through volunteer private attorneys. Paternity establishment and child support enforcement cases that do not involve custody disputes typically are handled by local child support enforcement offices in Florida. These offices do not charge for their services. Criminal law cases are handled by public defender offices, which also do not charge.

What do the services cost?

There is no charge for legal assistance or for court costs from legal services and legal aid offices.

How do I apply?

You may request free legal assistance by calling the legal services or legal aid office in your community. Assistance may also be available from your local pro-bono lawyer referral service and, for appropriate cases, your local child support enforcement office and public defender's office. Phone numbers should be listed in your phone book for the first two services in the "attorneys" section. The latter two services should be listed in the "county government" section.The phone numbers also are listed in the Florida Bar Journal Directory, which is distributed to all Florida courts, law offices, and law libraries.



Railroad Retirement Board Benefits

Employees of railroads, their spouses, and dependents, including survivors, receive Railroad Retirement benefits for retirement or disability similar to Social Security benefits.

Who is eligible?

Employees of railroads, their spouses, and dependents may receive assistance payments, similar to Social Security benefits, from the Railroad Retirement Board for retirement or disability. Eligibility for Railroad Retirement benefits based upon retirement is determined by a combination of length of service as a railroad employee and age. Eligibility based upon disability is determined by Social Security standards for disability, except that employees "currently connected" to railroads need to meet a lesser standard.

What benefits are provided?

Railroad retirement benefits are based on the railroad worker's service and earnings credits. Railroad Retirement and Social Security benefits are coordinated so that recipients receive full credit for their work histories. Railroad Retirement benefit payees also receive Medicare.

How do I apply?

You may apply for railroad retirement benefits through your local Railroad Retirement Board district office, either in person, at a service location of the office, by telephone, or by mail. There are two district offices in Florida: in Jacksonville (550 Water Street, Suite 220, Jacksonville, FL 32202-4411), and in Tampa (Timberlake Federal Building, Suite 300, 500 East Zack Street, Tampa, FL 33602-3918). Both locations can be reached at phone number (877) 772-5772. If you are applying for disability benefits, you will have to provide relevant medical records as directed in the application.



Other Contacts for Bill Payment Assistance

Agencies which may provide assistance or referrals are listed below. Check for phone numbers in your local phone directory:

- The City or County Department of Housing and Urban Development
- The Council for the Aging
- The Local Urban League
- The Farmer's Home Administration
- The Salvation Army
- The Red Cross
- The Local Community Action Agency
- The United Way

Another tool to locate assistance programs in your area is the A-Z Resource Guide found on the Florida Department of Agriculture and Consumer Services Web site at http://www.fdacs.gov/#. You may also call their Division of Consumer Services at 1-800-435-7352.

In addition to the contacts above, the following pages provide a list, by county, of local agencies which may administer a variety of assistance programs. Each agency can advise you of the programs they administer and the eligibility qualifications for each program.

Local Agencies By County

County	Name of Local Agency	Telephone
Alachua	Central Florida Community Action Agency, Inc.	(352) 373-7667
Baker	Northeast Florida Community Action Agency, Inc.	(904) 398-7472
Bay	Bay County Council on Aging, Inc.	(850) 769-3468
Bradford	Suwannee River Economic Council, Inc.	(386) 362-4115
Brevard	Board of County Commissioners Department of Housing and Human Services	 (321) 633-2007
Broward	Broward County Community Action Agency Broward County Minority Builders Coalition, Inc.	(954) 357-5025 (954) 792-1121
Calhoun	Capital Area Community Action Agency, Inc.	(850) 222-2043
Charlotte	Board of County Commissioners Department of Human Services Centro-Campesino Farmworker Center	(941) 833-6500 (305) 245-7738
Citrus	Board of County Commissioners Department of Development Services	 (352) 527-5377
Clay	Northeast Florida Community Action Agency, Inc.	(904) 398-7472 or (904) 592-4838
Collier	The Agricultural and Labor Program, Inc. Centro-Campesino Farmworker Center	(863) 956-3491 (305) 245-7738
Columbia	Suwannee River Economic Council, Inc.	(386) 362-4115
DeSoto	Centro-Campesino Farmworker Center	(305) 245-7738
Dixie	Suwannee River Economic Council, Inc.	(386) 362-4115
Duval	Northeast Florida Community Action Agency, Inc.	(904) 398-7472 or (904) 592-4838
Escambia	Community Action Program Committee, Inc.	(850) 438-4021

County	Name of Local Agency	Telephone
Flagler	Flagler County Board of County Commissioners, Health and Human Service Department	(386) 586-2324
	Northeast Florida Community Action Agency, Inc.	(904) 398-7472
Franklin	Capital Area Community Action Agency, Inc.	(850) 222-2043
Gadsden	Capital Area Community Action Agency, Inc.	(850) 222-2043
Gilchrist	Suwannee River Economic Council, Inc.	(386) 362-4115
Glades	The Agricultural and Labor Program, Inc.	(863) 956-3491
	Centro-Campesino Farmworker Center	(305) 245-7738
Gulf	Bay County Council on Aging, Inc.	(850) 769-3468
	Capital Area Community Action Agency, Inc.	(850) 222-2043
Hamilton	Suwannee River Economic Council, Inc.	(386) 362-4115
Hardee	Centro-Campesino Farmworker Center	(305) 245-7738
	Manatee County Community Action Agency, Inc.	(941) 827-0188
	The Agricultural and Labor Program, Inc.	(863) 956-3491
Hendry	Centro-Campesino Farmworker Center	(305) 245-7738
	The Agricultural and Labor Program, Inc.	(863) 956-3491
Hernando	Mid-Florida Community Services, Inc.	(352) 796-1425
Highlands	Centro-Campesino Farmworker Center	(305) 245-7738
	The Agricultural and Labor Program, Inc.	(863) 956-3491
Hillsborough	Board of County Commissioners	(813) 272-5660
	Hillsborough County Health and Social Services Community Action Program	(813) 272-5220
	Tampa Hillsborough Action Plan, Inc.	(813) 626-4926
Holmes	Tri-County Community Council, Inc.	1-800-395-2696 or (850) 547-3689
Indian River	Indian River Board of County Commissioners	(772) 567-8000
	Economic Opportunities Council of Indian River Co., Inc.	(772) 562-4177

County	Name of Local Agency	Telephone
Jackson	Jackson County Senior Citizens Organization, Inc.	(850) 263-4650 or (850) 263-2774
	Tri-County Community Council, Inc.	1-800-395-2696 or (850) 547-3689
Jefferson	Capital Area Community Action Agency, Inc.	(850) 222-2043
Lafayette	Suwannee River Economic Council, Inc.	(386) 362-4115
Lake	Lake Community Action Agency, Inc.	(352) 357-3497 or (352) 357-5550
Lee	Lee County Board of County Commissioners Department of Human Services	(239) 533-7900
Leon	Capital Area Community Action Agency, Inc.	(850) 222-2043
Levy	Central Florida Community Action Agency, Inc.	(352) 373-7667
Liberty	Capital Area Community Action Agency, Inc.	(850) 222-2043
	Liberty County Board of County Commissioners	(850) 643-2692
Madison	Suwannee River Economic Council, Inc.	(386) 362-4115
Manatee	Manatee Community Action Agency, Inc.	(941) 827-0188
	Manatee County Board of Commissioners	(941) 748-4501
Marion	Central Florida Community Action Agency, Inc.	(352) 373-7667
Martin	Centro-Campesino Farmworker Center	(305) 245-7738
	The Agricultural and Labor Program, Inc.	(863) 956-3491
Miami-Dade	Centro-Campesino Farmworker Center	(305) 245-7738
	Coalition of Florida Farmworker Organization	(305) 246-0357
	Miami-Dade County Community Action Agency	(786) 469-4600
Monroe	County Administrator	(305) 292-4441
	Monroe County Board of County Commissioners	(305) 292-4408
Nassau	Northeast Florida Community Action Agency, Inc.	(386) 385-3954

County	Name of Local Agency	Telephone
Okaloosa	Community Action Program Committee, Inc. Okaloosa County Council on Aging, Inc.	(850) 438-4021 (850) 833-9165
Okeechobee	Economic Opportunities Council of Indian River Co., Inc.	(772) 562-4177
Orange	Orange County Community Center Osceola County Council on Aging	(407) 836-7429 or (407) 846-8532
Osceola	Osceola County Council on Aging	(407) 846-8532
Palm Beach	Department of Community Services Palm Beach Community Action Agency	(561) 355-4700 (561) 355-4792
Pasco	Mid-Florida Community Services, Inc.	(352) 567-0533
Pinellas	Pinellas Opportunity Council, Inc.	(727) 823-4101
Polk	Polk County Equal Opportunity Office The Agricultural and Labor Program, Inc.	(863) 534-5901 (863) 956-3491
Putnam	Northeast Florida Community Action Agency, Inc.	(386) 385-3954
Santa Rosa	Tri-County Community Council, Inc.	1-800-395-2696 or (850) 547-3688
Sarasota	Board of County Commissioners Health and Human Services Business Center	(941) 861-5344 (941) 308-4357
Seminole	City of Sanford	(407) 688-5160
St. Johns	Northeast Florida Community Action Agency, Inc.	(904) 824-0978
St. Lucie	Board of County Commissioners St. Lucie County Community Services The Agricultural and Labor Program, Inc.	 (772) 462-1777 (863) 956-3491
Sumter	Mid-Florida Community Services	(352) 793-3114
Suwannee	Suwannee River Economic Council, Inc.	(386) 362-4115

County	Name of Local Agency	Telephone
Taylor	Suwannee River Economic Council, Inc.	(386) 362-4115
Union	Suwannee River Economic Council, Inc.	(386) 362-4115
Volusia	Volusia County Council/County Manager	(386) 736-5920
Wakulla	Board of County Commissioners	(850) 926-0919
Walton	Tri-County Community Council, Inc.	1-800-395-2696 or (850) 547-3688
Washington	Tri-County Community Council, Inc.	1-800-395-2696 or (850) 547-3688

If you have questions, you may call the Florida Public Service Commission's Office of Consumer Assistance at **1-800-342-3552,** fax your questions to 1-800-511-0809, or contact the FPSC via the following email address: *contact@psc.state.fl.us*

Or write to the Florida Public Service Commission Office of Consumer Assistance 2540 Shumard Oak Boulevard Tallahassee, Florida 32399-0850

See our Internet home page at www.FloridaPSC.com

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