# 100+ Essentials:



A Resource Guide to Basic Needs in Central Maryland

Distributed in partnership with The Baltimore Sun





We're happy to share this guide with you! Please note that the information provided is subject to change as program funding and availability fluctuates and services may not always be available. We recommend reaching out to the listed services directly to confirm their availability and any current requirements. We hope this guide serves as a helpful starting point, and we're here to support you every step of the way!



## Call 211 or visit <u>uwcm.org/211</u>: We're always here to help!

211 Maryland at United Way of Central Maryland is a free and confidential service providing information, community resources, and referrals for a variety of health and human service needs **24/7**, **every day of the year**. Our professional and caring resource specialists can connect you to help with:





**Food** 



Housing and rental assistance



**Eviction prevention services** 



**Employment** 



**Utility bill assistance** 



**Medical care** 



Rides to medical and other appointments



**Child and senior care** 



Suicide prevention, substance use, and crisis center services



Legal assistance

And much, much more!

## Welcome to 100+ Essentials: A Resource Guide to Basic Needs from Your United Way!

For 100 years, United Way of Central Maryland has been a lifeline for people across this region, providing what's needed, where it's needed. We've seen it all—the ups, the downs, and the in-between times—and through it all, our mission has never wavered: to strengthen lives and neighborhoods across Greater Baltimore.

We know that life isn't always easy, so we've assembled this guide to help.

Inside, you'll find practical tips you can use every day—whether it's navigating housing challenges, getting help with your bills, or saving on groceries. This guide also includes stories about everyday people who've overcome obstacles by leveraging their strengths and our programs.

For a century, United Way has met the needs of our region—through natural disasters, economic upheaval, wars, health crises, and more. We work hand-in-hand with the people we serve, our partners, and the community—because united is the way to help build stronger, thriving lives.

And as we look to the next 100 years, our commitment remains the same: to be here for you, and your community.

Sincerely,

Franklyn Baker

President and CEO

**United Way of Central Maryland** 

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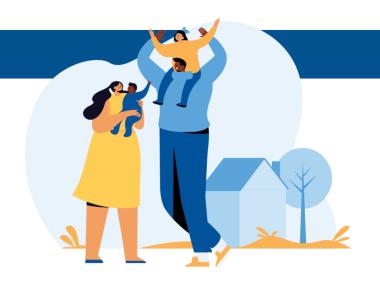
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## **Housing and Utilities**



A safe and stable home is the foundation for a strong future. Yet for too many in our community, housing is uncertain due to staggering costs and a high rate of evictions—and is a source of stress instead of security.



At United Way, we believe that no one should have to choose between keeping a roof over their head or meeting their other basic needs. That's why we're here to help, offering programs and support to make housing stability a reality for everyone.

#### United Way Housing Programs - more at uwcm.org/housing

#### Eviction Prevention and Rehousing

We provide financial assistance to help with overdue rent, utilities, and security deposits, ensuring people can remain housed. Our Resource Navigators offer personalized guidance to help people create financial plans and stabilize their housing situations. Call 211 for more information.

#### Free Legal Assistance in Evictions: ACE Program

The ACE (Access to Counsel in Evictions) Program connects eligible tenants at risk of eviction with free legal assistance. Free legal aid is available to renters facing eviction or subsidy termination, helping them negotiate repayment plans, ensure landlord compliance, and defend their cases in court. Learn more at <u>civiljusticeinc.org/evictions</u> or call 211.

#### Relocation Program

Our Relocation Program assists Baltimore City tenants whose needs can't be met by other eviction prevention and rental assistance programs. We help people find apartments that match their needs and budget, assist with rental applications and moving assistance, and connect them with additional services and resources to ensure their stability. For more information, call 211 or email <a href="mailto:relocation@uwcm.org">relocation@uwcm.org</a>.

## **Housing and Utilities**



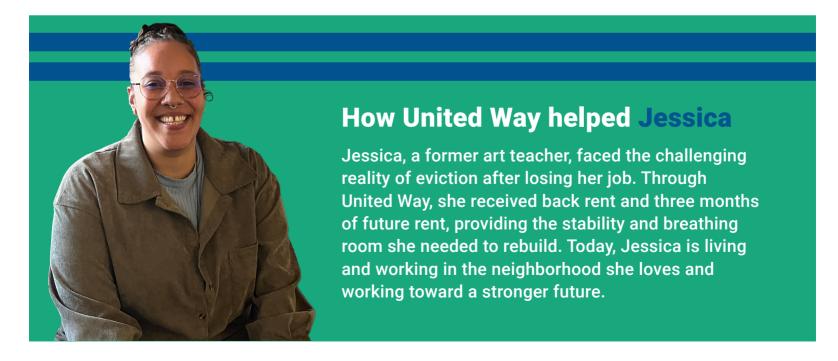
#### United Way Housing Programs - more at <u>uwcm.org/housing</u>

#### Rent Assistance/Howard County

Eligible Howard County tenants who are 62 or older, or households with at least one adult 62+, can receive rent subsidies, help with rental assistance applications, supportive services, and more. The program also helps tenants find new, affordable housing if they're relocating. Learn more at <a href="https://www.org/hocorenthelp">uwcm.org/hocorenthelp</a>.

In addition to these programs, our **Family Stability Sites**, located in neighborhoods across Central Maryland, offer personalized support for families, including help with housing navigation, financial coaching, and access to wellness resources.

Our **Neighborhood Zones** are community-focused hubs in Brooklyn/Curtis Bay, Poppleton, and Columbia that provide tailored support based on peoples' strengths and challenges, offering services like housing assistance, food distribution, and childcare and early education.



#### **Additional Housing Resources:**

#### Call 211 for more!

Maryland DHCD Office of Tenant and Landlord Rights resources for renters: <a href="mailto:dhcd.maryland.gov/Residents/Pages/Renting/Resources.aspx">dhcd.maryland.gov/Residents/Pages/Renting/Resources.aspx</a> and Maryland Tenant Bill of Rights: <a href="mailto:dhcd.maryland.gov/Tenant-Landlord-Affairs/Pages/Tenants-Bill-of-Rights.aspx">dhcd.maryland.gov/Tenant-Landlord-Affairs/Pages/Tenants-Bill-of-Rights.aspx</a>

Anne Arundel County Government Housing Resource Portal: 410-222-1821, aacounty.org/housing-resource-portal

**Baltimore Housing Mobility Program:** Assists people with access to affordable housing in neighborhoods of opportunity through rental support and counseling services. <a href="mailto:brhp.org">brhp.org</a>

**Baltimore County Government Housing Insecurity Resources:** Emergency, permanent, and domestic violence shelters, rapid rehousing, and more. baltimorecountymd.gov/departments/housing/homelessness

**Carroll County Government Housing and Community Development:** Assistance with housing and homeownership. <a href="mailto:carrollcountymd.gov/government/directory/citizen-services/housing-community-development/">citizen-services/housing-community-development/</a>

**Howard County's Department of Housing and Community Development's foreclosure prevention assistance program:** <a href="https://doi.org/10.1007/journal.com/">https://doi.org/10.1007/journal.com/</a>

The U.S. Department of Veterans Affairs Community Resource and Referral Center: Provides veterans who are unhoused or at risk of losing their housing with a variety of housing and supportive services. Local office: 410-637-3246, <a href="mailto:va.gov/homeless/crrc.asp">va.gov/homeless/crrc.asp</a>

**Legal Aid Bureau:** Provides free legal assistance to low-income residents facing housing challenges, including eviction defense and tenant rights education. mdlab.org

**St. Ambrose Housing Aid Center:** Supports families in securing and maintaining housing through foreclosure prevention, rental assistance, and homeownership counseling. <a href="mailto:stambros.org">stambros.org</a>

**Maryland Housing Search:** View and post listings of Maryland apartments and homes for <u>rent. mdhousingsearch.org</u>



- Act early: If you anticipate missing a rent or mortgage payment, call 211 for assistance before an eviction or foreclosure notice arrives.
- Understand your rights:
   Maryland law requires landlords
   to obtain a court order before
   evicting tenants.
- Check if you qualify for reduced rent or waived security deposits through housing support services.
- Consider shared housing or roommate options to split living expenses.
- Learn about your rights as a tenant, such as utility bill protections or rental fee caps, to avoid unnecessary expenses.



## **Housing and Utilities**



Everyone deserves access to reliable energy and clean water, but rising utility costs can make it hard for people to keep up. Here are some programs to help ease the burden:

#### **Energy**

**BGE** offers a wide range of tools to help you control your energy use, as well as bill assistance and energy savings programs. Visit <a href="mailto:bge.com/heretohelp">bge.com/heretohelp</a> for home energy saving tips and resources including:

- BGE's self-service Assistance Finder, which provides simple and personalized recommendations.
- Financial assistance through state programs and the Fuel Fund of Maryland.
- Payment arrangements and due-date extensions. For extenuating circumstances needing payment arrangements beyond 12 months, please call BGE at 800-685-0123.
- Budget billing information and online self-serve sign-up for customers who prefer a predictable monthly bill that spreads energy costs throughout the year.

#### **Additional Energy Resources:**

**The Maryland EmPOWER Program:** Provides rebates and energy efficiency upgrades to help households lower their gas and electric bills. <a href="mailto:dhcd.maryland.gov/Energy-Home-Repair/pages/homeowner-grants/empower.aspx">dhcd.maryland.gov/Energy-Home-Repair/pages/homeowner-grants/empower.aspx</a>

The Office of Home Energy Programs (OHEP, Maryland Department of Human Services): Provides bill assistance to low-income Maryland households to help make their energy costs more affordable and assist with the prevention of loss and the restoration of home energy service. <a href="https://doi.org/description.org/description-incometer-gy-programs/how-do-you-apply">description-incometer-gy-programs/how-do-you-apply</a>

**The Maryland Weatherization Assistance Program** (WAP): Assists income-eligible homeowners and renters by reducing heating and cooling costs through energy-conservation measures, while also addressing health and safety issues in their homes. <u>dhcd.maryland.gov/Energy-Home-Repair/Pages/Homeowner-Grants/WAP.aspx</u>

#### Water

**Water Assistance:** The Baltimore Department of Public Works (DPW) offers <u>Water4All</u>, an income-based financial assistance program, and <u>PromisePay</u>, a flexible payment option for customers behind on their water bills. Visit <u>publicworks.baltimorecity.gov/waterbilling\_information</u> for more water affordability programs.





- Explore energy efficiency programs through your utility provider, which may offer free weatherization assistance whether you rent or own.
- Use smart power strips to cut down on phantom energy use from electronics.
- Seal gaps around windows and doors to reduce heating and cooling costs.
- Adjust your thermostat by a few degrees to save on energy bills—every degree can make a difference.

## Health



We're committed to building healthier communities where every person has the chance to be their best—body, mind, and spirit. Through our programs and partnerships, we're helping people heal, grow, and find their way to better health.

#### United Way Health Programs - more at <u>uwcm.org/health</u>



#### **Healthy Food Access**

Our partnerships with mobile food markets and community pantries bring fresh, nutritious food directly to neighborhoods, especially those in food deserts or rural areas where transportation can be a barrier to food access. We also provide Food Resiliency Grants for local organizations to fuel their work.



#### **Mental Health Support**

Life's challenges can take a significant toll, but with the right tools and support, healing is possible. United Way's trauma-informed care workshops help people navigate stress, trauma, loss, and difficult transitions.

We offer individuals and families practical strategies to recognize and respond to trauma, creating safe spaces for recovery.

#### **Additional Health Resources:**

#### Call 211 for more!



**SNAP (Supplemental Nutrition Assistance Program):** Helps low-income households buy the food they need for good health. <a href="mailto:dhs.maryland.gov/supplemental-nutrition-assistance-program">dhs.maryland.gov/supplemental-nutrition-assistance-program</a>

Maryland Food Bank: Visit mdfoodbank.org/find-food to find food assistance near you.

The Y in Central Maryland's Y Fresh Mart (multiple locations): <a href="mailto:ymaryland.org/mission/aboutus/accesshealthyfood">ymaryland.org/mission/aboutus/accesshealthyfood</a>

**Moveable Feast:** Provides home-delivered meals and nutritional counseling for individuals with chronic illnesses, including HIV/AIDS and cancer, mfeast.org

Bea Gaddy Family Centers: Baltimore metropolitan area, 410-563-2749, beagaddy.org

Forty West food assistance: Baltimore City and County, 410-233-4357, 40west.org

SPAN Food Pantry: Severna Park, 410-647-0889, spanhelps.org

Mission Food Program at the Westminster Rescue Mission: 410-848-2222 Ext. 146, westminsterrescuemission.org

Epicenter, Aberdeen Food Pantry: 443-981-3742, epicentercc.org/newaberdeen

Howard County Food Bank: 410-313-6185, cac-hc.org/food-assistance



**Shepherd's Clinic:** Delivers free or low-cost healthcare services, including primary care, mental health support, and preventative care for uninsured individuals. <a href="mailto:shepherdsclinic.org">shepherdsclinic.org</a>

**Maryland Health Connection:** Provides information about health insurance options and assistance with enrolling in coverage. marylandhealthconnection.gov

**University of Maryland Medical System Urgent Care:** Offers appointments, walk-ins, and telehealth appointments at locations throughout the state. Private insurance, Medicaid, Medicare, and private-pay accepted. <a href="https://www.umms.org/health-services/urgent-care/telemedicine">umms.org/health-services/urgent-care/telemedicine</a> and <a href="https://www.umms.org/health-services/urgent-care/telemedicine">umms.org/health-services/urgent-care/telemedicine</a>

**Chase Brexton Health Care:** Offers primary care and specialty services, including dental care, at multiple locations. Accepts most insurance, Medicaid, and Medicare, and offers a sliding-fee scale. Telemedicine is available. <a href="mailto:chasebrexton.org">chasebrexton.org</a>

**Johns Hopkins Community Physicians:** Offers primary care and specialty services at multiple locations. Accepts most insurance, Medicaid, and Medicare, and financial assistance may be available. Telemedicine is available. <a href="https://hopkinsmedicine.org/community-physicians">hopkinsmedicine.org/community-physicians</a>

## Health

#### **Additional Healthcare Resources (continued):**



**The 988 Suicide and Crisis Lifeline:** Offers 24/7, confidential support for those facing a mental health crisis—just dial 988 or text to talk with a trained counselor. Chat is also available. <u>988lifeline.org</u>

**The Pro Bono Counseling Project:** Connects those who are eligible with free mental health counseling services, ensuring cost is never a barrier to getting help. <u>probonocounseling.org</u>

**Behavioral Health System Baltimore (BHSB):** Connects residents to mental health and substance use treatment programs, offering support for emotional and social well-being. <a href="mailto:bhsbaltimore.org">bhsbaltimore.org</a>



## How United Way helped Maria

Maria, a mother of three, found herself juggling the heavy demands of work, childcare, and personal challenges.
With support from our trauma recovery programs and access to fresh, nutritious food, she regained her emotional strength and created healthier habits, bringing stability and hope to her family.





#### Food

- Find affordable food: Call 211 to locate food pantries or mobile markets near you.
- Plan meals in advance to avoid impulse buys and reduce food waste.
- Buy in bulk for non-perishable items like rice, beans, and pasta to save money.
- Take advantage of reputable digital apps to find coupons and compare prices.
- Shop seasonal produce at local farmers' markets for fresh, affordable options.
- Check grocery store circulars for weekly sales and plan your meals around discounts.
- Look for food pantries or mobile markets in your area to supplement your grocery needs with fresh, healthy options.



• Emergency room or urgent care? Here's a simple guide: Go to the ER if it's a serious emergency, like chest pain, trouble breathing, signs of a stroke (slurred speech or one side of your face drooping), heavy bleeding, bad injuries, seizures, or if someone passes out.

Go to Urgent Care for less serious things like sore throats, small cuts, earaches, sprains, minor burns, rashes, or when you're feeling sick but it's not life-threatening.

The ER costs a lot more—sometimes thousands of dollars. Urgent care is much cheaper, usually around \$100-\$200. If it's not a true emergency, urgent care can save you time and money. But if you're unsure or something feels very wrong, don't wait—go to the ER or call 911.

- Explore community health clinics for free or affordable wellness checkups and preventative care.
- Access affordable prescriptions through services like <u>Good Rx</u>, <u>FamilyWize.org</u>, and <u>Cost Plus Drug Company</u>.



#### **Mental Health**

- Recognize trauma: Emotional challenges are normal, and seeking support is a sign of strength.
- Prioritize mental health: Explore stress-reducing activities like mindfulness or journaling.

### **Education**

## **EDUCATION**

At United Way, we open doors to learning, opportunity, and success. From early childhood education to career pathways, we're here to help students and families build stronger futures, one step at a time.

#### United Way Education Programs - more at <u>uwcm.org/education</u>



#### **Young Men United**

Created to help local students achieve their academic and vocational dreams, this program provides mentorship, career exposure, and clear pathways to academic and vocational success. Participants and their families are supported as students complete high school, pursue post-secondary education or job training, and enter the workforce with a meaningful career. Learn more at <a href="https://www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.ncg/ymu.school.gov/www.scho



#### **Family Centers**

United Way's Family Centers offer free onsite childcare in two Baltimore City high schools for parenting teens, and reduced cost childcare for eligible parents in Howard County. All Centers provide quality early education for infants and toddlers and support for parents, helping families thrive together.



#### **Community Schools**

United Way Community School Coordinators at six public schools in Baltimore City help address the needs of students, families, and the community to strengthen student learning, families, and neighborhoods. Learn more at <a href="https://www.uwcm.org/what-we-do/education/community-schools">uwcm.org/what-we-do/education/community-schools</a>.

#### **Additional Education Resources:**

Call 211 for more!

Community Colleges in Maryland: mdacc.org/the-colleges

**Baltimore Reads:** Provides literacy programs, GED preparation, and adult basic education for individuals seeking to improve their education and career prospects. <u>baltimorereads.org</u>

**Living Classrooms Foundation, Fresh Start:** Empowers communities through hands-on education, workforce development, and wellness programs that create opportunities for youth and adults to thrive.

livingclassrooms.org/programs/fresh-start

**Reading Partners Baltimore:** Pairs volunteers with students to provide individualized reading support, helping children in underserved schools improve literacy skills.

readingpartners.org/get-involved/where-how/mid-atlantic/

**Youth Opportunity Community Center:** Provides education, job training, and mentorship to help Baltimore youth gain skills, complete their education, and prepare for meaningful careers. moed.baltimorecity.gov/youth-opportunity-centers

**Central Scholarship:** Provides financial assistance for students in Maryland, offering scholarships and interest-free loans to help cover tuition, vocational training, and career advancement programs. <a href="mailto:central-scholarship.org">central-scholarship.org</a>

**CollegeBound Foundation:** Helps Baltimore City students achieve their dreams of higher education by providing college advising, scholarships, and financial aid support. collegeboundfoundation.org

**Maryland Educational Opportunity Center:** Provides free guidance on college admissions, financial aid, workforce development, and more. <a href="mailto:meoconline.com">meoconline.com</a>

**Maryland Higher Education Commission:** Connects students with financial aid, grants, and scholarships to make college and career training more accessible. <a href="mailto:mhec.maryland.gov">mhec.maryland.gov</a>

**The United Negro College Fund:** Provides scholarships, financial assistance, and advocacy to help Black students access and complete higher education at historically Black colleges and universities (HBCUs). <u>uncf.org</u>

National Consumer Law Center, Student Loan Borrower Assistance: Helps student loan borrowers understand their student loan rights and obligations. studentloanborrowerassistance.org

### **Education**

### **How United Way helped Jamal**

In the Young Men United program, Jamal uncovered his passion for engineering and gained valuable mentorship that guided him toward college. Today, Jamal attends Notre Dame of Maryland University, plays on the lacrosse team, and motivates younger students to pursue their own dreams.





#### **Quality Matters in Childcare**

Look for licensed centers with small staff-to-child ratios and engaged, certified instructors, and visit in person to observe staff interactions and ensure a welcoming environment. More tips from Maryland Family Network: marylandfamilynetwork.org/for-parents/tips-for-choosing-child-care

#### Free or Affordable Learning Resources

 Take advantage of libraries offering free summer reading programs, after-school activities, and homework help.

- United Way can connect you with local organizations that provide affordable summer camps and learning resources for children of all ages. Call 211 for more information.
- Beyond Grades, a resource from Learning Heroes, helps families get a clearer picture of their child's learning progress and connect with free tutoring, enrichment programs, and support tools to build confidence in and out of the classroom. Learn more at gobeyondgrades.org/for-families.
- Use free online resources like <u>Khan Academy</u> for supplemental learning and skill-building.
- For young learners, platforms like <u>pbslearningmedia.org</u> and <u>Code.org</u> offer free, engaging educational content.
- Apply for discounted or free early education programs, such as Head Start. Find Head Start locations here: marylandfamilynetwork.org/for-parents-extra/findyour-early-head-start-center.

## **Economic Advancement, Employment, and Budgeting**



### **ECONOMIC ADVANCEMENT**

A steady paycheck is more than just income—it's dignity, confidence, and the promise of a brighter tomorrow. At United Way, we're helping employees and job seekers build futures they can be proud of.

#### **United Way's Economic Advancement Programs**

#### WorkWays

#### <u>uwcm.org/economic-advancement/workways</u>

Life doesn't stop at the end of the workday. WorkWays is a resource offered through participating companies that helps employees deal with challenges that affect them at home or at work, like dealing with housing, car and home repairs, food, child and senior care, and more.

#### The Lonely Entrepreneur

Dreaming of starting your own business? The Lonely Entrepreneur is a one-stop virtual hub of resources that equips aspiring and active entrepreneurs with step-by-step guidance, practical tools, and a supportive community. From creating business plans to managing finances, the platform helps turn ideas into income-generating ventures. <a href="telepolicy.com">thelonelyentrepreneur.com</a>



## **How United Way helped John**

"Thanks to United Way's support, I not only found a job but also gained the confidence to succeed. Their programs helped me with everything from resume building to balancing childcare, and now I can provide a stable future for my family."

## **Economic Advancement, Employment, and Budgeting**

#### **Additional Employment Resources:**

#### Call 211 for more!

#### Maryland

Maryland Department of Labor, American Job Centers: Provides career counseling, job training, and employment services to help residents find work and grow in their careers. 410-836-4603, <a href="https://dlinestate.md.us/county">dlir.state.md.us/county</a>

#### Maryland Department of Labor, Maryland Workforce Exchange:

Connects job seekers with employment opportunities, training programs, and career resources across the state. 410-949-0022, <a href="mailto:mwejobs.maryland.gov">mwejobs.maryland.gov</a>

**Job Opportunities Task Force (JOTF):** Improves economic opportunities for low-wage workers by connecting individuals to job training, education, and advocacy resources. <a href="www.jotf.org">www.jotf.org</a>

**Maryland New Directions (MND):** Provides no-cost career counseling, job training, and job placement services to help individuals achieve meaningful, sustainable employment. <u>mdnewdirections.org</u>

Maryland Department of Service and Civic Innovation – Service Year Fellowship: Offers paid service opportunities for young adults to develop career skills while making a meaningful impact in local communities. <a href="mailto:dsci.maryland.gov">dsci.maryland.gov</a>

**Americorps in Maryland:** Offers a unique opportunity to serve your community while gaining valuable experience and financial support for education. <a href="mailto:gosv.maryland.gov/americorps">gosv.maryland.gov/americorps</a>

#### **Anne Arundel County**

**Anne Arundel County Career Center:** Offers job training, career counseling, and employment resources to help residents find and secure meaningful work. 410-424-3240, <a href="mailto:aawdc.org">aawdc.org</a>

#### **Baltimore City**

#### **Baltimore City Mayor's Office of Employment Development:**

Provides job training, career counseling, and employment resources to help residents find and advance in work opportunities. 410-396-6580, moed.baltimorecity.gov

**Baltimore City YouthWorks Program:** Provides summer employment opportunities for youth, helping them gain job experience, develop skills, and earn income while exploring career paths. <a href="youthworks.com">youthworks.com</a>

#### **Mayor's Office of Employment Development Youth Services:**

Connects Baltimore youth to job training, career exploration, and employment opportunities, helping them build skills for a successful future. moed.baltimorecity.gov/youth-services

**Baltimore Corps:** Empowers individuals to launch careers in social impact, connecting them with fellowship and workforce development opportunities that drive change. <u>baltimorecorps.org</u>

**South Baltimore Learning Center:** Provides free adult education, GED preparation, and workforce development programs to help individuals build literacy skills and achieve their personal and professional goals. <u>southbaltimorelearns.org</u>

#### **Baltimore County**

**Baltimore County Career Centers:** Provides job search assistance, career counseling, and training programs to help residents find employment and advance their careers. 410-887-8000, baltimorecountymd.gov/departments/economic-development/job-seekers/adult-job-seekers/job-center-locations

#### **Carroll County**

**Carroll County Workforce Development:** Offers career counseling, job training, employment resources, and workshops to help residents find and grow careers. 410-386-2820, <a href="mailto:carrollworks.com/job-seeker-services">carrollworks.com/job-seeker-services</a>

#### **Harford County**

**Susquehanna Workforce Network:** Provides job training, career counseling, and employment resources to help individuals find meaningful work in Cecil and Harford counties. 410-939-4240, <a href="mailto:swnetwork.org">swnetwork.org</a>

#### **Howard County**

**Columbia Workforce Center:** Offers job search assistance, career counseling, and training programs to help residents find and advance in employment. 410-290-2600, mwejobs.maryland.gov

#### **Tax Assistance**

United Way can direct you to free or low-cost tax preparation services to help you claim critical credits like the Earned Income Tax Credit (EITC), maximize refunds, and get financial advice to plan for a more secure future. Call 211 to learn more.

#### **Additional Tax Resources**

- File your taxes for free with Direct File: Filing your taxes just got easier—and free! Direct File is an online tax filing service from the IRS and the Comptroller of Maryland that lets eligible Maryland residents file both their state and federal taxes directly with the government—without hidden fees or extra charges.
   Full-time Maryland residents earning income from W-2 jobs, Social Security, unemployment, or pensions may qualify to use this service. Visit directfile.irs.gov to see if you qualify.
- The CASH Campaign of Maryland offers free tax preparation, financial coaching, and financial literacy workshops to help families maximize their income and build long-term stability. <a href="mailto:cashmd.org">cashmd.org</a>



Managing your money can sometimes feel overwhelming, especially if you're dealing with overdue bills and debt. Small steps can make a big difference.

- Start with a budget that works for you: A budget helps you manage your everyday costs and plan essential expenses, so you can start to put aside money for debts. Start with a spending plan that covers your basics (food, rent/mortgage, bills) to see what's left to pay down bills and debt.
- Make a debt repayment plan: A repayment plan
  will give you a roadmap to pay off debt over time
  and a strategy for reaching that goal. Consider
  strategies like the snowball method (paying
  smallest debts first) or the avalanche method
  (paying bills with the highest interest first).
- Look for ways to reduce spending: A little effort could mean big savings, like negotiating payments or discounts for your car insurance and other service providers, cutting subscriptions you no longer use, or making meals at home instead of dining out.
- Access support: A financial counselor can help you develop a plan that meets your needs. Many banks offer financial support to their customers by appointment. The National Foundation for Credit Counseling can help you create a debt repayment plan and can be accessed online: <a href="mailto:nfcc.org">nfcc.org</a>

## **Other Resources**

#### TRANSPORTATION ASSISTANCE

**CountyRide:** Provides affordable, reliable transportation for Baltimore County residents who are 60+ years old, have disabilities, or meet income requirements, helping you get to medical appointments, grocery stores, and more. 410-887-2080, baltimorecountymd.gov/departments/public-works/traffic/transportation/countyride

**Central Maryland Regional Transit Corporation:** Provides affordable bus services across Anne Arundel, Howard, Prince George's, and Montgomery counties, helping you get to work, school, medical appointments, and more. 1-800-270-9553, transitrta.com

Maryland Access Point, Anne Arundel County, Aging and Disability Resource Center: Connects older adults, individuals with disabilities, and caregivers to free resources for healthcare, housing, transportation, and more. 410-222-4257, aacounty.org/aging

**Neighbor Ride:** Offers affordable, volunteer-driven transportation for older adults in Howard County, helping you get to medical appointments, grocery stores, and social activities. 410-884-7433, neighborride.org

**Ride With Us, Carroll Transit System:** Provides safe and reliable transportation for Carroll County residents, including door-to-door and fixed-route services. 410-363-0622, <a href="mailto:carrolltransitsystem.com">carrolltransitsystem.com</a>

**TaxiCard:** Offers discounted taxi rides for eligible older adults and individuals with disabilities in Central Maryland, providing safe and convenient transportation. 410-664-1123, caretaxicard.com

**MTA MobilityLink:** Provides door-to-door, paratransit service for individuals with disabilities who cannot use standard public transit. Advanced scheduling is required, and fares are reduced for eligible riders. 410-764-8181, <a href="mailto:mta.maryland.gov/mobility">mta.maryland.gov/mobility</a>

#### **IMMIGRATION SERVICES**

Baltimore City Community College (BCCC) – Refugee and Immigrant Services: Offers free English as a Second Language (ESL) courses, workforce development, and citizenship preparation classes for immigrants. <a href="https://bcc.edu/Page/120">bccc.edu/Page/120</a>

**CASA Maryland:** Supports immigrant and working-class families with legal assistance, workforce training, advocacy, and social services. wearecasa.org

**Esperanza Center:** Provides legal services, English language classes, healthcare, and workforce development for immigrants and refugees in Baltimore.

cc-md.org/programs/esperanza-center

**Immigration Outreach Service Center:** Offers free and low-cost services—including immigration support, education, emergency assistance, and job resources—to help immigrant families thrive. <a href="ioscbaltimore.org">ioscbaltimore.org</a>

Maryland Office for Refugees and Asylees (MORA): Oversees refugee resettlement services, employment assistance, and English language programs for newly arrived immigrants. <a href="mailto:dhs.maryland.gov/mora">dhs.maryland.gov/mora</a>

**Central American Resource Center:** Housing, citizenship, immigration, and legal support. 202-328-9799, <a href="https://www.carecendc.org">www.carecendc.org</a>



#### **PET HELP**

**Baltimore Humane Society:** Provides free pet food to help families facing financial hardship keep their beloved pets fed and cared for. 410-833-8848 Ext. 2, <u>bmorehumane.org</u>

#### **Howard County Animal Control and Adoption Center:**

Provides pet adoption, lost and found services, and resources to support pet owners in need. 410-313-2782, animal-advocates.org

**Humane Society of Harford County:** Offers pet adoptions, lost and found services, and a pet food pantry to help people care for their animals. 410-836-1090, harfordshelter.org

**Maryland SPCA:** Offers pet adoptions, low-cost veterinary care, and a pet food pantry to support families in need. 410-235-8826, mdspca.org







## **Multi-Resource Centers and Support**

The following organizations offer a variety of supportive services and resources. Visit their websites to learn more.

#### **STATEWIDE**

Maryland Community Action Partnership: Multiple locations offering assistance with food, eviction prevention and housing, household utilities and weatherization, services for children and seniors, education and employment, health, financial education, and more. <a href="maryland-cap.org">maryland-cap.org</a>

**Maryland Benefits:** Apply online for multiple benefits at once, including SNAP, WIC, and healthcare assistance. benefits.maryland.gov

**Maryland Access Point:** Information and assistance for older adults, people with disabilities, their caregivers, and others seeking programs and services. 1-844-627-5465, aging.maryland.gov/pages/maryland-access-point.aspx

**Department of Veterans and Military Families, Community Resource and Referral Center:** Housing, health, mental health, career development, and benefits access. 410-637-3246, <a href="mailto:va.gov/maryland-health-care/locations/baltimore-va-clinic/">va.gov/maryland-health-care/locations/baltimore-va-clinic/</a>

**Junior Achievement of Central Maryland:** Provides students with programs and services in workforce readiness, financial literacy, entrepreneurship, academic enrichment, mentoring, college preparation, and life skills training. 443-394-7211, jamaryland.org

#### **GREATER BALTIMORE**

**Y of Central Maryland:** Supports children, families, and individuals through programs that build a healthy spirit, body, and mind. <a href="mailto:ymaryland.org">ymaryland.org</a>

**Salvation Army of Central Maryland:** Social services, food, youth development, and more. 410-783-2920, <u>sa-md.org</u>

Department of Veterans and Military Families, Community
Resource and Referral Center: Housing, health, mental health,
career development, and benefits access. 410-637-3246,
va.gov/homeless/crrc.asp

#### **BALTIMORE CITY**

**Baltimore Healthy Start:** Supports mothers, fathers, and their families through all stages of parenting — from preconception to pregnancy and beyond. 410-675-2125, <u>baltmorehealthystart.org</u>

**Bon Secours Community Works:** Supports needs in economic development, youth and family services, and housing and community development. 410-801-5100, bonsecours.com/communityworks

**Elev8 Baltimore:** Out-of-school time opportunities and coordination with school-based health services, as well as resources, support, and outreach for families. 443-682-9403, elev8baltimore.org

**Enoch Pratt Free Library:** Offers free job and career services; housing help; assistance from lawyers, nurses, and recovery specialists; and more. 410-396-1580, <u>prattlibrary.org</u>

**Lutheran Mission Society Immanuel Compassion Place:** Food, clothing, and shelter. 410-636-0123, <a href="mailto:compassionplace.org">compassionplace.org</a>

#### ANNE ARUNDEL COUNTY AND BALTIMORE COUNTY

**Forty West Assistance and Referral Center:** food, eviction and utility bill assistance, referrals for shelter, counseling, and other assistance. 410-233-4357, 40west.org

**Salvation Army Glen Burnie:** Offers food, housing, employment, and education assistance. sa-md.org/centralmaryland/glen-burnie-services

#### **CARROL COUNTY**

**Human Services Program of Carroll County:** Provides food, housing resources, shelter, family services, employment assistance, and more. 410-857-2999, <a href="https://hspinc.org">hspinc.org</a>

**Shepherd's Staff:** Provides information and advocacy to assist clients in obtaining other community services, laundry and shower facilities, clothes, and food services. 410-857-5944, <a href="mailto:shepstaff.org">shepstaff.org</a>

#### **HARFORD COUNTY**

**EPICENTER:** youth programs, food assistance, recovery services, health services, case management, employment assistance, and more. 443-981-3742, <u>epicenter.org</u>

#### **HOWARD COUNTY**

Multiservice Center: Provides access to a variety of human services and support. Services include utility assistance, food assistance, clothing, case management, disability services, benefits assistance, eviction prevention, youth services, legal services, and more. 410-313-0220, howardcountymd.gov/office-local-childrens-board/multiservice-center

### **Connect with Your United Way**

It only takes one person to make a difference, but when we come together with hope and determination, we can shape a stronger tomorrow for people and neighborhoods across Greater Baltimore. United is the Way to create opportunity for all.

Whether you need support, want to give back, or stay informed about the opportunities and challenges in our region, here's how you can connect with us:

**211 – Help starts here:** Call 211 to connect with trained resource specialists who can help with housing, food, healthcare, employment, and more. Available 24/7/365, free, and confidential.

**Visit us online:** Explore resources, programs, stories, events, and more at <u>uwcm.org</u>.

**Volunteer:** Give back with hands-on and virtual experiences that help you understand the issues our communities face. Opportunities for individuals, families/groups, and businesses at <a href="https://www.urg.volunteer">uwcm.org/volunteer</a>.

**Follow and Engage with Us:** Join the conversation, see how we're making a difference, and find ways to get involved:



@unitedwaycm



@unitedwaycentmd



@unitedway-central-maryland



United Way of Central Maryland



## Join us for one of our community events

**Upcoming:** 

#### **Centennial Benefit Concert**

Saturday, October 11, 2025, Joseph Meyerhoff Symphony Hall

Celebrating 100 years of service, this community-centered concert will feature Grammy and Emmy award-winning artist Common, local artists Whiskey Feathers and Elyscia Jefferson (who appeared on The Voice), and the global vocal sensation CeCe Peniston, who will be accompanied by the Baltimore City College Choir.

Tickets: <u>uwcm.org/concert</u>

#### **Dine United**

September 12-October 18, 2025 Restaurants across Greater Baltimore

Be part of something bigger than a meal. Dine at one of our participating restaurants and be a part of a community movement to uplift those working hard to support themselves and their families.

Visit <u>uwcm.org/dineunited</u> for more information and participating restaurants.

