

# RESOURCES

## Managing Ups & Downs

If you are struggling to make ends meet or find yourself in a crisis, your first call should be 2-1-1. IMPACT 2-1-1 is a central access point for people in need in southeastern Wisconsin that can connect you to resources such as:

- Supplemental food and nutrition programs
- Shelter/housing options & utilities assistance
- Mental health & addiction and rehabilitation programs
- Employment & education opportunities
- Health care, vaccine & epidemic information

## Saving & Spending

**Milwaukee Public Library** has books and other resources on money management. (414) 286-3011 or [mpl.org](http://mpl.org)

**Riverworks Development Corp. Financial Clinic** combines one-on-one financial coaching and group education to help participants improve financial behaviors. (414) 906-9650 or [riverworksmke.org](http://riverworksmke.org)

**Wisconsin Saves** is a statewide initiative devoted to promoting financial awareness and helping people commit to saving towards a goal. Become a saver today! (414) 263-5450 or [wisconsinsaves.org](http://wisconsinsaves.org)

## Credit & Debt

**AnnualCreditReport.com** is the official site to help you obtain your FREE credit report from the three main credit bureaus. (877) 322-8228 or [annualcreditreport.com](http://annualcreditreport.com)

**Consumer Credit Counseling Service of Greater Milwaukee (CCCS)** helps people achieve financial health through counseling, education and debt repayment services. (414) 482-8801 or [creditcounselingwi.org](http://creditcounselingwi.org)

**GreenPath Financial Wellness** provides free, confidential financial, foreclosure prevention, reverse mortgage and debt counseling services, assisting clients to improve their financial situation. (800) 550-1961 or [greenpath.com](http://greenpath.com)

**MyFICO.com** provides more information on the FICO credit score and how you can get yours. [myfico.com](http://myfico.com)

## Housing

**ENERGY ASSISTANCE** provides funds to cover energy costs, emergency home repairs and restoration of utilities.

**Wisconsin Home Energy Assistance Program (WHEAP):**  
(866) 432-8947 or [benefits.gov/benefit/1397](http://benefits.gov/benefit/1397)

**Keep Wisconsin Warm and Cool Fund:** (800) 891-WARM (9276) or [kwwf.org](http://kwwf.org)

**HUD-APPROVED HOUSING AGENCIES** provide advice on buying a home, renting, defaults, foreclosures, and credit issues.

**ACTS Housing** makes it possible for families with barriers to become homeowners. They provide home buyer and financial counseling, real estate brokerage, and rehab expertise. (414) 933-2215 or [actshousing.org](http://actshousing.org)

**Housing Resources, Inc.** prepares people for successful home ownership and offers mortgage assistance in Milwaukee County, Waukesha County, and the City of Racine. (414) 461-6330 or [hri-wi.org](http://hri-wi.org)

**2-1-1 is a free, confidential and multilingual helpline, available 365 days/year, 24 hours/day.**

Connect to a specialist:

- Dial 2-1-1
- Text your zip code to TXT-211 (898-211)
- Visit [impactinc.org/impact-2-1-1](http://impactinc.org/impact-2-1-1) to search a directory or chat live

**Social Development Commission (SDC)** Pathways to Homeownership program cuts obstacles and creates real opportunities for building wealth through homeownership. (414) 906-2700 or [cr-sdc.org/pathways-to-homeownership](http://cr-sdc.org/pathways-to-homeownership)

**United Community Center** provides programs to Hispanics and near south side residents of all ages in areas such as education, cultural arts, recreation, and health and human services. UCC offers homebuyer seminars and individual homebuyer counseling. (414) 384-3100 or [unitedcc.org](http://unitedcc.org)

**The Landlord/Tenant Guide** and fact sheets are available from the Department of Agriculture, Trade and Consumer Protection. (800) 422-7128 or [datcp.wi.gov](http://datcp.wi.gov) (click "Consumer Protection")

**Metropolitan Milwaukee Fair Housing Council** works to promote fair housing throughout the State of Wisconsin and offers case intake, counseling, investigative services, outreach and education, fair lending and inclusive communities programs. (877) 647-3257 or [fairhousingwisconsin.com](http://fairhousingwisconsin.com)

**The Milwaukee Rental Housing Center** helps tenants and landlords with housing challenges such as understanding rental housing rights, finding legal and mediation services, accessing rental assistance and training/education. (414) 895-RENT (7368) or [RentHelpMKE.org](http://RentHelpMKE.org)

**Revitalize Milwaukee** offers FREE, critical home repair and other services to veterans, seniors, and people with disabilities. (414) 312-7531 or [freehomerepairs.org](http://freehomerepairs.org)

**Rent Smart** is a free six-module course offered by UW-Madison Division of Extension that equips participants with tools to acquire and keep safe and affordable housing. [fyi.extension.wisc.edu/rentsmart/rent-smart-online](http://fyi.extension.wisc.edu/rentsmart/rent-smart-online)

**Take Root Milwaukee** connects people to free or low-cost resources that can help with homebuying, foreclosure prevention, or home repair and rehab. (414) 921-4149 or [TakeRootMilwaukee.com](http://TakeRootMilwaukee.com)

**Wisconsin Housing & Economic Development Authority (WHEDA)** is the state housing finance agency and works with partners to provide education and low-cost, fixed interest rate mortgages to low- and moderate-income individuals and families to purchase their first home. (414) 227-4039 or [wheda.com](http://wheda.com)

**WIHousingSearch.org** is a free service that helps you find housing to fit your needs and budget, including market-rate and affordable rentals, accessible units, housing for seniors and veterans, and more! [wihousingsearch.org](http://wihousingsearch.org)

## Other Community Resources

There are many free and low-cost resources available for you and your family. Listed below are community-based organizations that can assist with a variety of issues that affect your financial health.

### Employment & Work

**Employ Milwaukee** provides workforce employment and training services to a wide variety of youth and adults. (414) 270-1700 or [employmilwaukee.org](http://employmilwaukee.org)

**Goodwill Financial Empowerment Services** provides financial coaching, workshops, resources and information on disability work incentives. (414) 353-6400 or [goodwillsew.com](http://goodwillsew.com)

**Greater Milwaukee Urban League** provides services and assists community residents through education, training, workforce development and economic development. (414) 374-5850 or [tmul.org](http://tmul.org)

**Journey House Financial Opportunity Center** offers free, confidential one-on-one employment, financial and benefits coaching and education. (414) 647-0548 or [journeyhouse.org](http://journeyhouse.org)

**JobsWork MKE** provides job training and placement to unemployed and underemployed people to help them achieve self-sufficiency. (414) 249-5948 or [jobsworkmke.org](http://jobsworkmke.org)

### Not sure where to start?

Contact **Milwaukee Public Library Ready Reference** at (414) 286-3011 or visit [mpl.org](http://mpl.org).

Call 2-1-1 for urgent needs.

**The Joseph Project** provides transportation, soft skills training and connects individuals to direct hiring manufacturing companies. (414) 732-8450 or [josephprojectwi.org](http://josephprojectwi.org)

**Wisconsin Community Services (WCS)** provides services to ex-offenders, including skill and aptitude assessment, computer training, driver's license recovery and job placement. (414) 290-0400 or [wiscs.org](http://wiscs.org)

**WRTP/Big Step** (WI Regional Training Partnership) provides tutoring, apprenticeship training, pre-employment certificate programs for skilled trades. (414) 342-9787 or [wrtp.org](http://wrtp.org)

**YWCA Southeast Wisconsin** provides women of all ages with programs to increase self-sufficiency, including job training and financial literacy. (414) 374-1800 or [ywcasew.org](http://ywcasew.org)

### General Needs & Concerns

**AARP Fraud Watch Network** provides free and real-time Watchdog Alerts and information on latest scams. [aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork)

**Better Business Bureau** provides information on companies and services. (414) 847-6000 or [bbb.org](http://bbb.org)

**Centro Hispano of Milwaukee** delivers educational programs and services to Milwaukee Latino families. (414) 928-1600

**Community Advocates** helps people meet basic needs such as housing, disability advocacy and health care. (414) 449-4777 or [communityadvocates.net](http://communityadvocates.net)

**Consulate of Mexicano in Milwaukee Department of Community Affairs** executes government programs of Mexico aimed to improve the quality of life and facilitate the social integration of Mexicans abroad. They promote community participation and civic engagement of Mexican migrants, including preventive health, access to educational services, improvement of the family economy and protection of heritage. (414) 944-7586 Ext. 143 or email [comunidadesmke@sre.gob.mx](mailto:comunidadesmke@sre.gob.mx)

**Consumer Financial Protection Bureau (CFPB)** can assist you if you have an issue with a financial product or service. (855) 411-2372 or [consumerfinance.gov](http://consumerfinance.gov)

**Extension Milwaukee County** provides free financial education on topics including debt management, budgeting, securing rental housing, and more. (414) 615-0550 or [milwaukee.extension.wisc.edu](http://milwaukee.extension.wisc.edu)

**Hmong American Friendship Association (HAFA)** delivers educational programs and services to Hmong and Laotian refugees and the community at large. 24/7 Hotline: (414) 322-9522 or [hmongfriendship.org](http://hmongfriendship.org)

**Legal Action of Wisconsin** provides free legal services to low-income Milwaukee County residents with civil legal problems. (855) 947-2559 or [legalaction.org](http://legalaction.org)

**Legal Aid Society of Milwaukee** provides free legal services to Milwaukee's most vulnerable residents. (414) 727-5300 or [lasmilwaukee.com](http://lasmilwaukee.com)

**Milwaukee County Department on Aging** helps adults 60+ with transportation, caregiver support, legal services, long term care, and other benefits. (414) 289-6874 or [county.milwaukee.gov/EN/Department-on-Aging](http://county.milwaukee.gov/EN/Department-on-Aging)

**Milwaukee County Disabilities Services Division** provides FREE information and assistance regarding community resources and services for adults with differing abilities ages 18 to 59. (414) 289-5915 or [county.milwaukee.gov/EN/DHHS/DSD](http://county.milwaukee.gov/EN/DHHS/DSD)

**Social Development Commission (SDC)** provides a variety of services for low-income residents of Milwaukee County, including emergency assistance. (414) 906-2700 or [cr-sdc.org](http://cr-sdc.org)

**United Migrant Opportunity Services (UMOS)** is a statewide nonprofit advocacy organization that provides services to improve the lives of under-served populations. (414) 389-6000 or [umos.org](http://umos.org)

**WI Women's Business Initiative Corporation (WWBIC)** offers classes and assistance to save and grow your money or start a business. (414) 263-5450 or [wwbic.com](http://wwbic.com)