

The Ultimate Southern Impact & Resource Guide (North Florida & Alabama)

Welcome to our permanent, community-backed resource center. This verified, live directory is designed to support our target impact pillars: **Housing Stability, Food Sovereignty, Foundational Wealth, and Vulnerable Population Advocacy**. Bookmark this page—we audit and update these contacts regularly to ensure our network has instant access to real help.



Housing & First-Time Homebuyer Support

State-Level Down Payment & Loan Programs

- **Florida Housing Finance Corporation**
 - **Services:** Offers 30-year fixed-rate first mortgages alongside down payment assistance (DPA) and closing cost grants for entry-level buyers.
 - **Contact:** 850-488-4197 | floridahousing.org
- **Florida Hometown Heroes Program**
 - **Services:** Provides zero-interest, deferred down payment loans up to 5% of the first mortgage loan amount (maximum \$35,000) for frontline workers, educators, and healthcare professionals buying a home in their working community.
 - **Contact:** 1-850-488-4197
- **Alabama Housing Finance Authority (AHFA) "Step Up"**
 - **Services:** Designed for low-to-moderate-income homebuyers, providing competitive 30-year fixed-rate mortgages combined with down payment assistance.
 - **Contact:** 334-244-9200 | ahfa.com
- **Alabama Mortgage Credit Certificates (MCC)**
 - **Services:** A **hidden gem** allowing first-time buyers to claim a direct federal tax credit for a portion of the mortgage interest paid annually, freeing up cash flow in the household budget.
 - **Contact:** 334-244-9200 (Must apply through an AHFA-approved lender)

Regional Housing Advocacy & Repair

- **Tallahassee Housing Authority (Big Bend Region Area)**
 - **Services:** Section 8 vouchers, public housing placements, and localized self-sufficiency resource counseling.
 - **Contact:** 850-224-3299 | tallha.org
- **Legal Aid Society of Northeast Florida (Jacksonville Hub)**
 - **Services:** Free legal advocacy for low-income tenants, foreclosure prevention, and senior title protection.

- **Contact:** 904-394-7450 | jaxlegalaid.org
- **Alabama Housing Authorities Network (Central/South AL)**
 - **Services:** Connecting rural residents to local county housing offices and housing stabilization programs.
 - **Contact:** 334-271-6111



Food Access & Nutrition Sovereignty

Hidden Gems & EBT Multipliers

- **Fresh Access Bucks (FAB) — Florida**
 - **Services:** A **major hidden gem** for SNAP EBT recipients. At participating local Florida farmers' markets, farm stands, and community grocery stores, every dollar spent on your EBT card is matched dollar-for-dollar (up to \$20/visit) to buy completely free, locally grown fresh fruits and vegetables.

Feeding Florida

- **Contact:** 1-855-352-3663 Ext 4 | freshaccessbucks.com

Fresh Access Bucks

- **Alabama SUN Bucks (Summer EBT)**
 - **Services:** This mandatory program distributes a one-time \$120 grocery benefit per eligible school-aged child during summer months to assist low-income families with food costs.
 - **Contact/Hotline:** 1-800-443-3536 | alabama-sunbucks.com

Summer EBT

Regional Supply & Emergency Hubs

- **Feeding the Gulf Coast (Panhandle & South AL)**
 - **Services:** Operates mobile pantry units, emergency relief kitchens, and choice-based distribution circuits throughout the panhandle and southern Alabama borders.
 - **Contact:** 888-704-3663 | feedingthegulfcoast.org
- **Feeding Northeast Florida**
 - **Services:** Large-scale regional supply chain rescuing retail food items and serving local pantries across a multi-county North Florida network.
 - **Contact:** 904-513-1333 | feedingnefl.org
- **Dr. Joseph Ward's Veteran Food Pantry (Tuskegee, AL)**
 - **Services:** A hyper-specialized food distribution center prioritizing hot meals, customized nutritional boxes, and support services exclusively for active-duty families and veterans.
 - **Contact:** 334-727-0550 (Tuskegee Area Representative)



Senior Advocacy & Exploitation Prevention

- **Florida Department of Elder Affairs (Elder Helpline)**
 - **Services:** Connects seniors directly to local Area Agencies on Aging (AAA) to establish home-delivered meals, legal protection, and emergency utility crisis help.
 - **Contact:** 1-800-96-ELDER (1-800-963-5337)
- **Alabama Department of Senior Services (ADSS)**
 - **Services:** Manages state elder care networks, health insurance counseling (SHIP), and local senior rx medication savings programs.
 - **Contact:** 1-800-243-5463 | alabamaageline.gov
- **Adult Protective Services (APS) — Dual-State Exploitation Hotlines**
 - **Services:** Immediate, confidential reporting hubs for investigation into suspected elder abuse, neglect, or financial exploitation schemes.
 - **Florida Abuse Hotline:** 1-800-962-2873
 - **Alabama Adult Abuse Hotline:** 1-800-458-7214



Foundational Wealth & Financial Literacy

- **Capital Area Community Action Agency (Tallahassee/Big Bend)**
 - **Services:** Provides step-by-step financial capability workshops, matched savings plans, asset building courses, and emergency home energy assistance (LIHEAP).
 - **Contact:** 850-222-2043 | capitalareacommunityactionagency.com
- **Gateway Financial Freedom (South/Central Alabama Region)**
 - **Services:** Non-profit, HUD-approved financial counseling agency offering credit building classes, structured debt management programs, and pre-purchase home education.
 - **Contact:** 888-760-4657 | gatewayva.org