

St. Joseph County assistance programs

Organizations and resources that provide help for bills and expenses

REAL Services is a local, non profit community action agency that offers low to moderate income people with various services and programs that can help them make it through a difficult period. They have multiple offices in St. Joseph County, however their headquarters is located at 1151 S. Michigan Street, South Bend, IN. The phone number is 800-552-7928.

In total they offer about 30 different programs and services. A sampling of them are listed below. You should contact them to apply for aid, or to learn more about these programs and any other options they may have for you.

Energy Bill Assistance Program - REAL Services administers this program, which is a state of Indiana funded program that will assist low to moderate income households with paying both their electric and heating bills during the long, cold winter months. There are some conditions to the program, and the biggest being an income criteria. There is also a crisis component that will help prevent a service disconnection or it will fill up someone's tank if they run out of heating fuel.

Families and individuals who decide to apply for this energy assistance program are interviewed to determine their eligibility, and they also need to provide certain documentation. Benefits offered to applicants will depend on several factors, including household-size, total household income, and utility cost and the fuel type the homeowners uses. If you are interested in receiving help through the Energy Assistance program, or if you want to learn more, you need to call the St. Joseph county office to set up an appointment for an interview and you need to apply in person.

Free Legal Services - A2AA/REAL Services has partnered with the Legal Services, Inc. to provide free legal advice and services to eligible older adults in who reside in St. Joseph, Elkhart, Kosciusko, LaPorte, and Marshall Counties. Some of the legal services offered include outreach, counseling, education, representation, and law reform.

Weatherization Assistance - This is a federal government funded program that helps income eligible families and individuals reduce their energy bills as it will lower their fuel consumption and fuel expenses. The program works by providing weatherization measures for homes at no cost to those served. So this program is free to homeowners. These procedures and updates performed on homes include: additional insulation, health and safety inspection on the furnace and water heater, caulking, cellulose insulation in attics and side walls, updates of windows, and more.

Indiana State Health Insurance Assistance Program (SHIP) - This is a free and unbiased health care counseling program that is provided by the Indiana Department of Insurance and REAL. SHIP health care counselors will meet with individuals at the REAL Services office that is located in South Bend. They can also offer this service over the phone. They provide assistance with health insurance questions and services that people can use to get help with medical bills. Find other ways to get [help with medical bills](#).

Transportation Assistance - REAL Services administers a transportation program that provides transportation for older adults. The service can be used so people can get to doctor appointments, grocery shopping, Medicaid and Social Security Offices, banking and any other necessary appointments the person in need may have.

St. Joseph Indiana based **REAL Services** offers other assistance and guidance as well. For example, they are a leading agency for federal government grants from the emergency food and shelter (EFSP) program, which may assist with paying rent or security deposits. Much more is offered too. Find additional details on [REAL assistance programs](#)

Free food assistance

The Food Bank of Northern Indiana, which is located in South Bend, works with local churches and non-profit agencies throughout St. Joseph County Indiana to distribute free food, groceries, and nutritional foodstuffs. Call them at (574) 232-9986 to learn where you can pick up your free food and meals. [Click here](#) to find out information on options such as SNAP and food stamps.

As indicated, the Food Bank provides resources to local churches, charities, and non-profits. These agencies are the ones to apply at for free groceries, baby formula, food, and meals. Almost 30 **other pantries and different locations** operate around St. Joseph County Indiana. [Find more](#) information on their locations and contact information.

Counseling, referrals, meals, or other aid

Hope Ministries provides support and information on local programs and organizations. They also provide free meals and food. They also have information on various local South Bend health care clinics. Another focus of the ministry is on solving housing issues, and that can range from emergency loans for rent or transitional homes. Dial (574) 235-4150, or [click more information](#).

Free foreclosure assistance and legal advice

Indiana Legal Services Inc. ((574) 234-8121) provides clients with a wide variety of free legal assistance programs and consultations. They may be able to help with anything that is not criminal related, provided you meet income levels. Get help with such issues as foreclosure assistance and prevention, consumer debt, unemployment and government claims, support for dealing with and [suing debt collectors](#), and a host of other free legal programs.

Financial assistance for bills, food, rent, and other resources

St. Joseph Salvation Army offers limited financial assistance, by appointment only. They may pay and contribute to such expenses as utility and heating bills, rent, medications, and other expenses. They are part of the AEP Energy Share Assistance Program, which is an annual cooperation whereby the local utility company gifts the branch of the Salvation Army a generous fund to distribute among those who need help with their AEP electric bills

Other programs offered include a food pantry, and holiday and Christmas meals and gifts. Shelter can also be arranged in South Bend. They are located in South Bend. (574) 233-9471, or [read more St. Joseph Salvation Army assistance programs](#).

United Health Services, while doesn't provide direct financial assistance, they may be able to direct people to health and medical care programs, and help people deal with medical issues. Call (574) 247-6047.

General assistance is offered by Indiana state law from Towns in St. Joseph County. The town Trustees can assist eligible low income residents with offering them food, utilities, medical care, clothing, household goods, rent, shelter, limited transportation, propane, coal, burial expense, and fuel oil. All towns offer this assistance, but some examples of the places to turn to are below.

- Harris, 13981 State Road 23, Granger, Indiana 46530, call (574) 272-2371
- Olive, 102 South Arch Street, New Carlisle, IN 46552, phone (574) 654-3231
- Warren, 59330 Crumstown Highway, North Liberty, Indiana 46554, call (574) 288-8702
- Madison, 64040 State Road 331, South Bend, IN 46614, main phone number is (574) 633-4315
- Centre, 19971 Kern Road, South Bend, IN 46614, dial (574) 291-7766
- Portage, 133 North Williams Street, South Bend, Indiana 46601, call (574) 233-2126

South Bend Catholic Charities is a regional non-profit that runs a number of low income programs for St. Joseph County and nearby towns and cities. Social workers from the agency can help the needy obtain free food, apply for financial aid, and help immigrants and newcomers. Employment programs are offered too from resources such as the Senior AIDES program, which can help the elderly obtain a new or better job. Countless services are available to those who need assistance and referrals. [Read more](#).

Little Flower Catholic Church may have emergency funds for people in the immediate area. This can range from money for rent to free food or groceries. The church, which is located at 54191 North Ironwood in South Bend, can offer other support to the poor and tenants facing homelessness. Dial (574) 243-3437.