
THE AUTHORS LEAGUE FUND CRISIS ADVICE GUIDE

SECTION ONE: FINANCIAL AID FOR WRITERS AND ARTISTS

Actors Fund

info@actorsfund.org; www.actorsfund.org

Provides a safety net for performing arts and entertainment professionals in theater, film, television, radio, music, dance, opera, and circus. Services include emergency financial aid and career guidance.

Adolph and Esther Gottlieb Foundation

(212) 226-0581; gottliebfoundation.org/emergency-grant

One-time grants to painters, printmakers, and sculptors facing unforeseen catastrophic incidents.

American Federation of Musicians: The Lester Petrillo Memorial Fund

(917) 229-0224; afm.org/petrillo-memorial-fund

Modest assistance for disabled American Federation of Musicians members facing emergencies.

American Guild of Musical Artists Relief Fund (AGMA)

www.musicalartists.org/membership/agma-relief-fund

-New York City (800)221-7303; intakeny@actorsfund.org

-Chicago (312) 372-0989; intakechicago@actorsfund.org

-Los Angeles (888) 825-0911; intakela@actorsfund.org

Financial assistance to members in need. Rent, utilities, medical care, and basic living expenses.

American Guild of Variety Artists: Sick & Relief Fund, Welfare Trust Fund

Sick & Relief Fund (emergency aid): <https://agvausa.com/sick-and-relief-fund>; (212) 675-1003, x102

Welfare Trust Fund (medical coverage): <https://agvausa.com/agva-welfare-trust-fund>; (212) 627-4820

American Society of Journalists and Authors (ASJA) Writers Emergency Assistance Fund

(212) 997-0947; www.asja.org

Aid for freelance non-fiction journalists who are unable to work due illness.

Artist Protection Fund

APF@jie.org; <https://www.jie.org/Programs/Artist-Protection-Fund/About/About-APF>

Emergency grants for artists from any country or discipline who are under threat of persecution.

Artistic Freedom Initiative

(929) 294-9226; <https://artisticfreedominitiative.org>; ashley@artisticfreedominitiative.org

Pro bono immigration representation and resettlement assistance for international artists who are persecuted or censored.

Artists at Risk Connection (ARC)

www.artistsatriskconnection.org

ARC's directory lists more than 600 organizations catering to artists around the world, serving all disciplines. Search for emergency aid, publishing opportunities, legal help, and much more.

Artists' Fellowship, Inc.

(212) 255-7740, x216; info@artistsfellowship.org; www.artistsfellowship.com/financial.html

Aid for fine artists and families in times of sickness, natural disaster, or other unexpected hardship.

Authors League Fund

155 Water Street, Brooklyn, NY 11201; (212) 268-1208 (voicemail); www.authorsleaguefund.org

Emergency assistance for authors, poets, journalists, and dramatists facing unexpected hardship. Visit the website or email staff@authorsleaguefund.org for eligibility requirements and the application.

Behind the Scenes

(212) 244-1421; www.behindthescenescharity.org

Financial support to entertainment technology industry professionals who are ill or injured, or to their surviving family members. Applicants must have earned a living in the industry for 5+ years.

Blues Foundation: The HART Fund

(901) 527-2583, x13; elizabeth@blues.org; www.blues.org/hart

Aid for blues musicians (and their families) in financial need due to health concerns. Provides for acute, chronic, and preventive medical and dental care, and funeral and burial expenses.

Broadcasters' Foundation of America

(212) 373-8250; info@thebfoa.org; broadcastersfoundation.org/how-we-help

Monthly grants to broadcasters who are unable to work due to an illness, accident, advanced age, or other misfortune. One-time grants to broadcasters who need help after a natural disaster.

Carnegie Fund for Authors

PO Box 409, Lenox Hill Station, New York, NY 10021; www.carnegiefundforauthors.org

Grants to American authors in need of funds because of illness, natural disaster, etc.

Craft Emergency Relief Fund and Artists' Emergency Resources

(802) 229-2306; www.cerfplus.org

CERF+ provides emergency relief to artists working in craft disciplines after career-threatening emergencies. Provides emergency preparedness and recovery resources for all artists.

Directors Guild Foundation

(310) 289-2037; <https://www.dga.org/The-Guild.aspx>

Provides short-term, interest-free loans to DGA members between jobs.

Dramatists Guild Foundation

(212) 391-8384; <https://dgm.org>

Assists playwrights, composers, lyricists, and bookwriters with emergency grants, housing grants, and more. (Note: "Bookwriters" refers to the writer of a musical's book, not book authors.)

Episcopal Actors' Guild – New York City

(212) 685-2927; www.actorsguild.org/eligibility-for-eags-services.html

Financial assistance to New York performers "of all faiths, and none." Primary focus: theatre performers who perform live onstage before a live audience.

Foundation for Contemporary Arts

(212) 807-7077; info@contemporary-arts.org; www.foundationforcontemporaryarts.org/grants

Emergency grants for experimental visual artists and poets who have unanticipated opportunities to present their work to the public and insufficient time to seek other sources of funding; or who incur unexpected expenses for projects close to completion with committed exhibition or performance dates.

Gospel Music Trust Fund

(615) 969-2781; www.gospelmusictrustfund.org

Financial assistance following an emergency, catastrophe, or severe illness to individuals who have derived a substantial portion of their income from the field of gospel music. Must have five years of full-time employment in the Gospel/Christian music field. Assistance is paid to the applicant's creditors.

Grand Ole Opry: Opry Trust Fund

(615) 316-6174; www.opry.com/opry-trust-fund

Emergency assistance for individuals who are/have been employed full-time in a facet of the country music industry (i.e. performer, songwriter, publisher, radio, session musician).

The Haven Foundation

(207) 945-6715; www.thehavenfdn.org

Temporary support for established freelance artists, writers, and other members of the arts and art production communities who have suffered disabilities or experienced a career-threatening illness, accident, natural disaster, or personal catastrophe.

Jazz Foundation of America

(212) 245-3999; jazzfoundation.org/what-we-do/housing-and-emergency-assistance

Provides help with rent, utilities, groceries, instrument repair, elder home visits and phone calls, medical bills. Supports a network of doctors and dentists who provide care to uninsured musicians.

Joan Mitchell Foundation

(212) 524-0100; joanmitchellfoundation.org/artist-programs/artist-grants/emergency

Emergency support to visual artists (painting, sculpture, drawing) who have suffered significant losses after natural or man-made disasters.

Max's Kansas City Project

maxskansascity.org/emergency-grants

One-time grant of \$500-\$1,000 to assist self-employed New York State artists across disciplines who are experiencing a temporary financial setback. Payment goes directly to creditor/third party.

Mayer Foundation – New York City

foundationcenter.org/grantmaker/mayer/about.html

Relief grants to individuals in New York City who are suffering due to poverty, low income, or lack of financial resources, including due to natural or civil disasters, temporary impoverishment, loss of employment, death or incapacity of a family wage earner, or damage to home.

Motion Picture Pioneers Assistance Fund

(888) 994-3863, x2390; www.wrpioneers.org

Comprehensive assistance designed to meet the needs of entertainment veterans during difficult moments in their lives. Must be a current or former member of the IATSE labor union.

Motion Picture & Television Fund

(855) 760-6783; www.mptf.com

Assists workers in the motion picture and television industries with limited or no resources. Operates healthcare centers and provides career support, senior services, and retirement housing.

MusiCares Foundation: Emergency Financial Assistance Program

Funds for music people struggling with financial, medical, or personal crises. Must have documented employment in the music industry for at least five years or credited contribution to six commercially released recordings or videos. www.grammy.org/musicares.

Musicians Foundation, Inc.

(212) 239-9137; www.musiciansfoundation.org

Financial assistance to musicians in times of need, crisis, or transition.

New York Foundation for the Arts (NYFA)

Disaster Resources: www.nyfa.org/online-resources/emergency-resources/current-disaster-resources

Search for support for artists across the United States, including Fiscal Sponsorship, Online Resources, Learning/Professional Development, Awards & Cash Grants. Links to contests, awards, grants, housing, workspaces, emergency help, and more.

PEN U.S. Writers Aid Initiative

writersfund@pen.org; pen.org/us-writers-aid-initiative

Assistance for published writers in need. PEN also maintains a list of resources for writers.

Pollock-Krasner Foundation

(212) 517-5400; grantapplication@pkf.org; www.pkf.org

Emergency aid for visual artists: painters, sculptors, and those working on paper, including printmakers.

Rauschenberg Medical Emergency Grant

<https://www.nyfa.org/awards-grants/rauschenberg-medical-emergency-grants/>

Provides visual/media artists and choreographers with one-time grants of up to \$5,000 for medical emergencies. Eligible expenses include but are not limited to hospital and doctor bills, tests, physical/occupational therapy, prescription drugs specifically for the emergency medical condition, and emergency dental work.

RESCU Foundation – Renaissance Entertainers Services and Crafters United

(800) 374-9215; rescufoundation.org

Financial assistance for participants of Renaissance Faires, historical performances, and other artistic events, along with advocacy, education, and preventative programs.

Rhythm & Blues Foundation

<https://www.rhythmdbluesfoundation.org/>; [Facebook.com/Rhythm-Blues-Foundation-75545163238](https://www.facebook.com/Rhythm-Blues-Foundation-75545163238)

Financial aid for R&B musicians experiencing financial hardship.

Rory Peck Trust

rorypecktrust.org; assistance@rorypecktrust.org

Among other resources, the Rory Peck Trust provides assistance grants to journalists who have been threatened, injured, or forced into hiding or exile, and to the families of journalists who have been killed.

Science Fiction & Fantasy Writers of America: Emergency Medical and Legal Fund

www.sfwa.org

Interest-free loans to members facing unexpected medical expenses. Some assistance available to authors who must take a writing-related dispute to court.

Screen Actors Guild Foundation Assistance Programs

(323) 549-6773; sagfoundation.org/assistance/emergency-assistance

Provides financial assistance to eligible SAG-AFTRA members and their families for basic expenses, including but not limited to rent, utilities, and car insurance.

Songwriters Guild Foundation

(800) 524-6742 <https://www.songwritersguild.com/site/home/about-us>; sgafoundation@mindspring.com

Emergency assistance for songwriters and widow(er)s of songwriters.

Sustainable Arts Foundation

www.sustainableartsfoundation.org

Provides grants of \$6,000 and \$2,000 to artists and writers with families.

Sweet Relief Musicians Fund

(888) 955-7880; www.sweetrelief.org

Financial assistance to all types of career musicians who are struggling to make ends meet while facing illness, disability, or age-related problems.

Will Rogers Motion Picture Pioneers Foundation: Pioneers Assistance Fund

(888) 994-3863, x6003; socialservices@wrmail.org; www.wrpioneers.org

The Pioneers Assistance Fund serves members of the motion picture entertainment industry (exhibition, distribution and trade services) during an illness, injury, or life-changing event.

Writers Guild of America West

(323) 782-4568; www.wga.org

WGAW provides emergency loans for members.

SECTION TWO: REGIONAL FUNDS FOR WRITERS

Ad Relief of Greater Los Angeles

NicoleL@adrelief.org; <https://www.adrelief.org/>

Emergency aid for LA-area employees of the advertising, promotions, and communications industries.

Artist Trust

1835 12th Avenue, Seattle, WA 98122; (206) 467-8734, x9; www.artisttrust.org

Supports Washington artists in all disciplines with financial aid project grants and fellowships.

Clayton Memorial Medical Fund – Pacific Northwest

ClaytonFund@sff.net; www.osfci.org/clayton

Helps professional science fiction, fantasy, horror, and mystery writers living in the Pacific Northwest states of Oregon, Washington, Idaho, and Alaska deal with the financial burden of medical expenses.

Music Maker Relief Foundation: Musician Sustenance Program

(919) 643-2456; info@musicmaker.org; www.musicmaker.org

Founded to preserve the musical traditions of the South by directly supporting the musicians who make it, the Music Maker Relief Foundation provides traditional Southern blues, gospel, and folk musicians, particularly seniors, with emergency aid, monthly stipends, and links to other resources.

Springboard Emergency Relief Fund – Minnesota

(651) 292-4381; <https://springboardforthearts.org/additional-resources/personal-emergency-relief-fund>

Assistance for artists living in MN to cover an unpaid, unexpected bill directly resulting from a catastrophic, career-threatening event, such as theft, fire, flood, or a health emergency.

Writers' Trust of Canada Woodcock Fund

www.writerstrust.com/programs/woodcock-fund-grant

Emergency funding for professional Canadian writers in mid-project who are facing an unforeseen financial need that threatens the completion of their book.

SECTION THREE: PROFESSIONAL RESOURCES FOR WRITERS

American Society of Journalists and Authors

asja.org

Professional development, networking opportunities, and advocacy for non-fiction writers.

Asian American Writers' Workshop

aaww.org

Devoted to creating, publishing, developing and disseminating creative writing by Asian Americans, and to providing an alternative literary arts space at the intersection of migration, race, and social justice.

Authors Guild

authorsguild.org

Provides a variety of member benefits and hosts educational/business-related programs open to all.

Dramatists Guild

dramatistsguild.com

The national, professional membership trade association of theatre writers including playwrights, composers, lyricists, and librettists.

Economic Hardship Reporting Project

economichardship.org

Commissions and co-publishes journalism on poverty and economic insecurity.

Freelancers Union

freelancersunion.org

Offers insurance benefits, community, advocacy, and to freelancers of all kinds.

Horror Writers Association

horror.org

Organization of writers and publishing professionals dedicated to promoting dark literature and the interests of those who write it.

National Association of Black Journalists

nabjonline.org

Training, career advancement, networking, and advocacy.

National Association of Hispanic Journalists

nahj.org

Dedicated to the recognition and professional advancement of Hispanics in the news industry.

National Association of Latino Arts and Cultures

nalac.org

Advocates for and provides professional grants to Latino artists across disciplines.

National Association for the Self-Employed

nase.org

Offers a full range of benefits, from access to legal services to investment services, at discounted rates.

New York Foundation for the Arts (NYFA)

nyfa.org has a database of contests, awards, grants, housing, workspaces, emergency help, and more.

Disaster Resources: www.nyfa.org/online-resources/emergency-resources/current-disaster-resources

PEN America and PEN International

PEN.org is a useful resource for writers, with events, advocacy, grants and fellowships, etc. See Section One of this guide for info about PEN'S U.S. Writers Aid Initiative (emergency grant).

Pen-international.org has resources for writers around the world.

Poets & Writers

Poets & Writers maintains a calendar of Writing Contests, Grants & Awards at www.pw.org/grants, the most trusted resource for writing contests.

Romance Writers of America

rwa.org

The mission is to advance the professional and common business interests of career-focused romance writers through networking and advocacy and by increasing public awareness of the romance genre.

Science Fiction & Fantasy Writers of America

sfwa.org

Organization for published authors and industry professionals in the fields of science fiction, fantasy, and related genres. Co-runs the "Writer Beware" website: www.sfwa.org/beware

Society of Children's Book Writers & Illustrators

scbwi.org

Professional organization for individuals who write, illustrate, and translate for children and young adults. With awards, events, and publications, SCBWI gives established writers, illustrators, and translators the tools and resources to manage their careers, as well as educate those just starting out.

Western Writers

westernwriters.org

Promotes the literature of the American West and bestows Spur Awards for distinguished writing in the Western field. Includes authors, historians and other nonfiction authors, young adult and romance writers, and writers interested in regional history.

See also: <https://www.writersdigest.com/resources/writers-digests-10-best-publishing-news-and-resource-websites-2021>

SECTION FOUR: CRISIS ADVICE

DENTAL, FINANCIAL, HEALTH INSURANCE & MEDICAL AID,
HOUSING, LEGAL, NUTRITIONAL, SENIOR SERVICES, VICTIM PROTECTION

****NOTE: Many listings are New York-based, but most states have similar programs. Contact your state or county Health & Human Services Department for local resources.****

2-1-1 – Nationwide

United Way Worldwide runs 2-1-1, a free and confidential telephone helpline connecting people to food programs; housing and utility assistance; emergency/disaster relief; education and employment opportunities; veteran services; healthcare; regional community dental clinics; addiction prevention and rehab; reentry for ex-offenders; mental illness or special needs support groups; and a path out of domestic abuse. Visit www.211.org or dial 2-1-1.

3-1-1 – New York City

Dial 3-1-1 for information about Health, Housing, and Social Services programs in NYC. E.g., if you are facing homelessness, call 3-1-1 for information on Rental Arrears Grants, Family Eviction Prevention Services, the Homeless Prevention Fund, Free Anti-Eviction Legal Services, and foreclosure prevention.

AARP Foundation

AARP Foundation manages a directory of free or reduced cost services at <https://www.aarp.org/aarp-foundation/find-help/?intcmp=FOU-NAV-HELP>. For more information about the AARP Foundation's economic resources for individuals over the age of 50, visit www.aarp.org/aarp-foundation/our-work/income or call (800) 775-6776.

Administration for Community Living

ACL aims to maximize the independence, well-being, and health of older adults, people with disabilities across the lifespan, and their families/caregivers. Visit www.acl.gov/programs or call (202) 401-4634 for resources on employment, financial support, illnesses and injuries, retirement planning, and more.

Aid for AIDS International

Aid for AIDS (AFA) operates the largest HIV Medicine Recycling Program in the world and connects individuals to treatment planning and resource management. (212) 337-8043; www.aidforaids.org

Air Care Alliance

Air Care Alliance maintains a directory of organizations that assist with medical transport. www.aircarealliance.org; mail@aircarealliance.org

Alliance for Housing and Healing

For people with HIV/AIDS in Los Angeles County. The Alliance runs housing programs and provides financial assistance for rent, utilities, groceries, and medication. (323) 344-4888; alliancehh.org

Alzheimer's Association

For information about programs, support groups, and educational workshops across the U.S.: www.alz.org. For the 24/7 helpline serving people with memory loss, caregivers, health care professionals, and the public: (800) 272-3900. Call with questions about medications and treatment; legal, financial, and living arrangements; crisis assistance; and referrals to local community programs.

American Red Cross

Local branches maintain directories of medical clinics, food pantries, senior services, transportation to hospitals, homeless shelters, transitional housing, and much more. www.redcross.org

American's Second Harvest

Distributes nutritious, high-quality food to people who cannot afford to buy groceries. Visit <https://www.feedingamerica.org/need-help-find-food> or call (800) 771-2303 to find food assistance across the country.

ArtHome

ArtHome helps artists build assets and equity through financial literacy, homeownership, self-sufficiency, and the responsible use of credit. ArtHome operates in New York, Minnesota, and Cleveland, and provides a handbook for artists across the country. www.arthome.org; (718) 412-8515

Artists' Health Insurance Resource Center Directory

The Actors Fund maintains a state-by-state directory for individuals seeking affordable health insurance, health care, and emergency aid: <https://actorsfund.org/financialassistance>. They maintain a resource list for arts and entertainment professionals covering Careers & Jobs, Children, Emergencies, Financial & Legal Services, and Health & Human Services: www.actorsfund.org/services-and-programs/resources

The Actors Fund also runs the **Friedman Health Center for the Performing Arts**, offering free health care to uninsured entertainment industry professionals. 729 Seventh Avenue, 12th Floor, New York, NY 10019; (212) 489-1939. actorsfund.org/services-and-programs/friedman-health-center-performing-arts

Avant-Garde Lawyers

This newly formed organization has established an International Network of Pro Bono Lawyers with a mission of connecting at-risk and/or low-income artists with legal support. In addition to providing pro bono representation, there will be a Legal Protection Fund to cover court fees and others expenses. Submit a request for help at avantgardelawyers.org.

Bankruptcy & Debt Management

New York:

-Bankruptcy Assistance Project: www.legalservicesnyc.org

-LawHelp/NY: www.lawhelpny.org

-New York Resident Debt Relief: www.incharge.org/debt-relief/credit-counseling/new-york/.

The NYS Department of Financial Services has licensed InCharge Debt Solutions, a 501(c)3, to provide free counseling, debt management, and bill consolidation to New York residents.

NATIONWIDE

-Dealing with debt: www.usa.gov/debt

-Department of Justice's U.S. Trustee Program:

- Approved credit counseling agencies: justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
- Bankruptcy Information Sheet: justice.gov/ust/eo/ust_org/bky-info/docs/bky-info_english.pdf

-Choosing a Credit Counselor: www.consumer.ftc.gov/articles/0153-choosing-credit-counselor

-Bankruptcy Basics: <https://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics>

-National Foundation for Credit Counseling: www.nfcc.org. NFCC Certified Financial Counselors are trained to address repayment issues involving credit card debt, home-related debt, and student loans. Working with a [nonprofit NFCC member agency](#), some are eligible for a [Debt Management Plan](#) that provides affordable payment terms and, in some cases, an extended payment timeline.

BenefitsCheckUp.com

Managed by the National Coalition on Aging, this tool is available to individuals of all ages. Find out what benefits might be available to you: www.BenefitsCheckUp.org

Breaking Ground

Breaking Ground operates affordable housing across NYC, in upstate NY, and in CT. www.breakingground.org; (800) 324-7055

Burial Assistance – FEMA COVID Funeral Assistance

FEMA is providing financial assistance to those responsible for COVID-19 related funeral expenses. Call (844) 684-6333 or visit www.fema.gov/disaster/coronavirus/economic/funeral-assistance/faq.

Burial Assistance – Final Farewell

Final Farewell provides financial assistance and guidance to grieving families so they may provide an affordable and decent funeral for their child. Ninety percent of support goes to families in the greater Philadelphia area, but they assist people elsewhere in the US. www.finalfarewell.org; (215) 870-8110.

Burial Assistance – New York City

Low-income NYC residents may receive up to \$900 in assistance to meet funeral expenses of no more than \$1,700. Call 3-1-1 or visit www1.nyc.gov/nyc-resources/service/1284/burial-financial-assistance.

Burial Assistance – States/Medicaid

Several states help Medicaid beneficiaries with funeral expenses, including Alabama, Colorado, Connecticut, Indiana, Maine, Michigan, New Mexico, Rhode Island, and Wisconsin. Search online for **[your state name] Medicaid funeral expenses** or contact your Health & Human Services department.

CancerCare

Free support services to help manage the emotional, practical, and financial challenges of cancer. Counseling, education, and financial assistance: www.cancer.org; 800-813-4673. Database of organizations offering financial and practical help: www.cancer.org/helpinghand.

Cancer Support Community

Free support services to cancer patients and families, including a clinical trials matching service; a database of non-profits working with cancer patients; and information about diagnoses, treatment,

employment issues, managing costs, navigating insurance, and becoming a caregiver. Call the toll-free helpline or chat with a representative online: (888) 793-9355; www.cancersupportcommunity.org.

In 2019, Airbnb and Cancer Support Community launched a program to provide free housing to patients and caregivers who must travel for treatment: www.cancersupportcommunity.org/airbnb

City Harvest/FoodHelp.nyc – New York City

For New Yorkers in need of food or grocery assistance. Visit FoodHelp.nyc or call 3-1-1 to apply for food today and grocery assistance going forward. Site includes a map of food pantries across NYC.

Community Dental Health Coordinators

The American Dental Association’s Community Dental Health Coordinator (CDHC) program provides dental care to underserved rural, urban and Native American communities in Arizona, California, Colorado, Florida, Illinois, Michigan, Minnesota, Missouri, Montana, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Vermont, Virginia, Washington, and Wisconsin. Contact your state’s Health & Human Services department for CDHCs in your region.

Consumer Directed Personal Assistance Program (CDPAP) – New York

CDPAP gives chronically ill or physically disabled individuals freedom in choosing their caregivers, allowing a family member or friend to be paid for caretaking work. This program is based in New York. For information, visit www.health.ny.gov/health_care/medicaid/program/longterm/cdpap.htm. To enroll, visit freedomcareny.com or call (718) 701-8453.

Dental Lifeline Network

Provides access to dental care to people who cannot afford it *and* 1) have a permanent disability *or* 2) are age 65 or older *or* 3) who are medically fragile. Find your state’s program at dentallifeline.org/our-state-programs or call (303) 534-5360.

Educational Alliance – New York City

The Educational Alliance serves New Yorkers from all walks of life. Programs for older adults include free breakfast and lunch programs and assistance maintaining a healthy lifestyle, including health screenings. They also have two federally subsidized senior residences. EA also provides emergency kosher meals, counseling, and other support services to isolated, poor, homeless, and mentally ill Jews in New York City. www.edalliance.org; (212) 780-2300.

Eldercare Locator, Department of Health & Human Services

A directory of services for older adults and their families. Directory topics include Alzheimer’s Disease, Caregivers, Financial Assistance, Food & Nutrition, Health Insurance, Housing Options, In-Home Services, Legal Assistance, Long Term Care, Transportation, etc. www.eldercare.gov; (800) 677-1116.

A similar resource is www.eldercaredirectory.org, which also includes links to each state’s Department of Aging (or equivalent) at www.eldercaredirectory.org/state-resources.htm. Local senior centers can also be found at nfesh.org/our-somebodies/

Elderly Pharmaceutical Insurance Coverage Program (EPIC)

A New York State program for seniors administered by the Department of Health. EPIC helps more than 325,000 income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage. https://www.health.ny.gov/health_care/epic/; (800) 332-3742

Family Caregiver Alliance

FCA addresses the needs of families and friends providing long-term care for loved ones. Visit [Caregiver.org](http://www.caregiver.org) for education programs, state-by-state support services, support group listings, and more. FCA is a national organization that also operates a resource center in the six-county San Francisco Bay Area. (800) 445-8106; info@caregiver.org. Visit **FCA's Frequently Asked Questions** page for information about compensation, taking time off work, assisted living facilities, etc.: www.caregiver.org/frequently-asked-questions.

Federal Emergency Management Agency (FEMA)

FEMA's Individuals and Households Program (IHP) helps people in a disaster area with losses not covered by insurance and property that has been damaged or destroyed. Apply at disasterassistance.gov. Visit www.fema.gov/emergency-management-agencies for your local agency's location.

Federal Employee Education & Assistance Fund (FEEA)

FEEA provides no-interest loans for federal employees who have had an unforeseen emergency. Examples include, but are not limited to: family breakup, critical illness in the employee's immediate family, spouse's unemployment. <https://feea.org/our-programs/emergency-loans/>

Feeding America

Feeding America is the nation's largest domestic hunger-relief organization, with a network of 200 food banks across the country. Find your local food bank for help today at www.feedingamerica.org/find-your-local-foodbank or call (800) 771-230.

Friendship Line – Institute on Aging

California's Institute on Aging runs a 24-hour toll-free Friendship Line, the only accredited crisis line in the country for people aged 60 years and older, and adults living with disabilities. At any time of day or night, call **(800) 971-0016**, regardless of your location in the U.S. For those in the Bay Area, Institute on Aging offers many other resources, including Home Care & Support, Psychology & Counseling, Health Services, Education & Training, and more. www.ioaging.org; (415) 750-4111

God's Love We Deliver – New York & New Jersey

Nutritious, high-quality meals delivered to men, women, and children living with HIV/AIDS, cancer, Alzheimer's disease, and other serious illnesses. Free of charge without regard to income. Located in New York City, Westchester and Nassau Counties in New York, and Hudson County in New Jersey. www.glwd.org; clientservices@glwd.org; (800) 747-2023

Good Days

Good Days helps pay prohibitively costly co-pays for those with life-altering conditions. In some cases, additional financial assistance is provided for health insurance premiums and treatment-related travel expenses. www.mygooddays.org; info@mygooddays.org; (877) 968-7233

Health Resources & Services Administration

Find a health center offering care regardless of ability to pay or lack of insurance. Centers provide primary care, including lab tests, X-rays, immunizations, obstetrician/gynecologist treatment, emergency and after-hours care, and more. Some centers provide dental, mental health and substance abuse care. Find your local clinic at findahealthcenter.hrsa.gov or call (877) 974-2742.

HealthWell Foundation

HealthWell Foundation assists with copays, premiums, deductibles and out-of-pocket expenses, including travel costs. There is a particular focus on chronic and life-altering illnesses.

www.healthwellfoundation.org; grants@healthwellfoundation.org; (800) 675-8416

Homebase – New York City

Help for families and individuals in NYC who are facing homelessness, including assistance finding long-term housing stability. Call 3-1-1 and ask to be connected to your local Homebase office, or visit <https://www1.nyc.gov/site/hra/help/homebase.page>

HUD.gov – Housing Counseling for Senior Citizens

HUD connects individuals of all ages to approved housing counselors, searchable by state at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. HUD also offers a range of assistance to senior citizens and those with disabilities, including how to stay in your home and seek new housing. Call (202) 708-1112 or visit www.hud.gov/topics/information_for_senior_citizens.

iCAN – Crime Victims Assistance Network Foundation

iCAN helps victims of violent crimes with referrals to assistance programs and support groups, help with impact statements for parole or sentencing hearings, victim/survivor preparation for speaking at parole hearings, accompaniment to court proceedings and parole hearings, and more. Provides links to other organizations: Crime Victims Action Alliance, Identity Theft Resource Center, National Center for Victims of Crime, National Crime Victim Law Institute, National Organization for Victim Assistance, and the U.S. Department of Justice Office for Victims of Crime. www.ican-foundation.org

Independent Living Research Utilization (ILRU)

ILRU manages a directory of Centers for Independent Living (CIL), nonresidential private non-profit agencies designed and operated by individuals with disabilities, which provide an array of independent living services. Search for CILs at www.ilru.org/projects/cil-net/cil-center-and-association-directory.

Invisible Hands

A non-profit group delivering groceries, prescriptions, and other necessities to those most vulnerable during COVID, as well as the elderly, immunocompromised, sick, and people with disabilities. <https://invisiblehandsdeliver.org>; (732) 639-1579; team@invisiblehandsdeliver.org

Just Shelter

Database of hundreds of organizations working to preserve affordable housing, prevent eviction, and reduce family homelessness. Search for your state at: <https://justshelter.org/community-resources>

LawHelp/NY

Provides low-income New Yorkers access to information about free legal services; legal rights and the court system; and related advocacy, government, and social services organizations. Issues include Disaster Recover & Relief, Family & Juvenile, Housing, Immigration/Immigrants, Public Benefits, Consumer, Veterans & Military, Seniors, and Workers Rights. www.lawhelpny.org

Legal Aid Society of New York

Provides legal aid to the underprivileged in New York City, with several offices located throughout the city. Civil, criminal, and juvenile interests are represented. www.legal-aid.org

Legal Services Corporation

LSC funds legal aid programs across the U.S. Visit www.lsc.gov/find-legal-aid to find your local legal aid organization (e.g., Legal Services NYC, Legal Aid Foundation of Los Angeles, Legal Assistance Foundation of Metropolitan Chicago). Visit www.lsc.gov/our-grant-programs to search for grants for legal support, including for cases resulting from natural disasters, cases brought by veterans, and more.

LiveOn NY

LiveOn NY is an advocacy and membership organization protecting the rights of older New Yorkers. Services include running The Marketplace, a database of products and services available at discounted rates, and assistance with securing available benefits. www.liveon-ny.org; (212) 398-6565.

MANNA: Metropolitan Area Neighborhood Nutrition Alliance – Pennsylvania and New Jersey

Nutritious, medically-appropriate meals delivered to people facing life-threatening. Available in the Greater Philadelphia area and Southern New Jersey. Meals and counseling provided free of charge. Apply at <https://mannapa.org/services/apply-for-manna-services/> or call (215) 496-2662.

MANNA is a regional meal-delivery program. Another example is the Ceres Project in Northern California: <https://www.ceresproject.org/>. Similar programs exist throughout the United States.

Medicine Assistance Tool

A free, confidential service connecting uninsured/underinsured patients to programs that provide prescription medicines for free or nearly free. Search for your medication or find a clinic at <https://medicineassistancetool.org>.

Meals on Wheels

Delivers meals to seniors who are unable to purchase or prepare their own meals. Visit <https://www.mealsonwheelsamerica.org/> and click on “Find a Meal” or call (888) 998-6325.

Mercy Housing

Provides affordable, low-income apartment rental opportunities in more than 20 states. Housing for families, seniors, and people with special needs, including those with developmental disabilities, HIV/AIDS, formerly homeless individuals, and Veterans. Call (866) 338-0557 or visit www.mercyhousing.org/how-to-apply to connect with your local leasing office.

Mercy Medical Angels

Provides free transportation nationwide to and from medical care for individuals in need and their families. This includes charitable or deep-discount airline ticket programs for patients and escorts as well as a ground transportation program providing gas cards or commercial bus or Amtrak tickets. View eligibility requirements and apply at www.mercymedical.org or call (757) 318-9174.

Mission of Mercy – Arizona, Maryland/Pennsylvania, Virginia

Provides free healthcare, dental care, and prescription medications to the uninsured and underinsured. Patients need not prove their poverty or residency.

Arizona: www.amissionofmercy.org/arizona; (602) 861-2233; pcarvalho@amissionofmercy.org

Maryland/Pennsylvania: www.amissionofmercy.org/maryland-pennsylvania; (301) 682-5683 (no email)

Texas: www.amissionofmercy.org/texas; (361) 883-5500; sbowers@amissionofmercy.org

National Association of Free & Charitable Clinics – Medical and Dental

There are approximately 1,400 free and charitable clinics and pharmacies throughout the nation. These clinics receive little to no state or federal funding, do not receive HRSA 330 funds, and are not Federally Qualified Health Centers or Rural Health Centers. Clinics provide a range of medical, dental, pharmacy, vision and/or behavioral health services to economically disadvantaged individuals. Services are limited to individuals who are uninsured, underinsured, and/or have limited access to health care. Search for local clinics at www.nafcclinics.org/find-clinic or call (703) 647-7427.

National Coalition for the Homeless

Website includes a national directory of homeless/housing programs and information about health care for the homeless. nationalhomeless.org; nationalhomeless.org/references/need-help

National Council on Aging (NCOA)

Free resources for seniors and others: “BenefitsCheckUp,” to ensure you are accessing all available benefits; “EconomicCheckUp,” to manage your money and find work; “My Medicare Matters,” to maximize your Medicare benefits; and “Building Better Caregivers”, for veterans and their caregivers. Visit NCOA.org or call (571) 527-3900.

National Domestic Violence Hotline

24-hour crisis intervention, information, and referrals to victims of domestic violence—as well as perpetrators, friends, and families. Access to more than 4,000 shelters and domestic violence programs across the United States and territories. Toll-free, confidential, anonymous, and in more than 170 different languages. www.thehotline.org; (800) 799-SAFE (7233); TTY: (800) 787-3224

National Hunger Hotline

The National Hunger Hotline, run by the National Hunger Clearinghouse, refers people across the U.S. to food pantries, soup kitchens, and government programs. Call (866) 348-6479 or visit www.whyhunger.org/findfood to search the directory. The website also features an extensive list of governmental food programs beyond SNAP.

NeedyMeds

This national non-profit aggregates information to help people locate assistance programs for paying for medications and other healthcare costs. Click on “Patient Savings” to learn about prescription assistance, clinics, coupons and rebates, medical transportation, government programs, and diagnosis-specific information. www.needymeds.org; (800) 503-6897

Neighborhood Assistance Corporation of America (NACA)

If you cannot afford your monthly mortgage payments or your ARM has skyrocketed, NACA can help you keep your home. NACA also provides affordable mortgages and, once someone is a mortgage holder, renovation assistance and foreclosure prevention. www.naca.com/map/; (801) 401-6222

New York Mortgage Coalition (NYMC)

A collaboration of financial institutions and community housing agencies that helps low to moderate-income families become first-time home buyers in the Greater New York area. Foreclosure prevention counseling, credit repair workshops, homelessness counseling, rental counseling, emergency services, post-purchase homeownership programs, and home maintenance classes. nymc.org; (212) 742-0762

New York Safety Net Program – Temporary Assistance (TA)

Temporary aid for needy men, women and children in New York. If you are unable to work, can’t find a job, or your job does not pay enough, TA may be able to help you pay for your expenses. Visit otda.ny.gov/programs/temporary-assistance or call (800) 342-3009.

New York Times Neediest Cases Fund

Several charities in NYC support children, families, and elders via the New York Times Neediest Cases Fund. Each organization provides services outside of the Neediest Cases Fund and can be contacted directly. We encourage those outside New York City to seek out local branches.

Brooklyn Community Services: www.wearebcs.org, (718) 310-5600

Catholic Charities, Archdiocese of New York: www.catholiccharitiesny.org, (212) 371-1000
 Catholic Charities, Diocese of Brooklyn and Queens: www.ccbq.org, (718) 722-6001
 The Children’s Aid Society: www.childrensaidsociety.org, (212) 949-4936
 Community Service Society of New York: www.cssny.org, (212) 614-5426
 Federation of Protestant Welfare Agencies: www.fpwa.org, (212) 777-4800
 UJA-Federation of New York: www.ujafedny.org, (212) 836-1486

NYC Well

Free, confidential mental health support. Speak to a counselor via phone, text, or chat and get access to mental health and substance misuse services. Available 24/7/365, 200 languages. Visit nycwell.cityofnewyork.us/en/; call (888) NYC-WELL; or text the word WELL to 65173.

OneCPD

Run by the U.S. Department of Housing and Urban Development. Easy-to-use online portal for anyone facing homelessness; veterans in need of housing, healthcare, and employment; homeowners in need of financial counseling; and individuals in need of help with rent or affordable housing. www.onecpd.info

Patient Access Network (PAN) Foundation

Helps underinsured people with life-threatening, chronic, and rare diseases get the medications and treatment they need by paying for their out-of-pocket costs. www.panfoundation.org; (866) 316-7263

Patient Advocate Foundation

Provides patients with arbitration, mediation, and negotiation to settle issues with access to care, medical debt, and job retention related to their illness. www.patientadvocate.org; (800) 532-5274

Patient Services Incorporated

Financial aid for chronic illnesses, health insurance premium subsidies, pharmacy and copay assistance, help with Medicare Part D, and travel assistance. www.patientservicesinc.org/patients; (800) 366-7741

RAINN

RAINN is the nation’s largest anti-sexual violence organization. To get help 24/7, call the toll-free hotline: (800) 656-HOPE (4673). Chat live with a trained staff member at <https://hotline.rainn.org>.

RxAssist

Directory of Patient Assistance Programs run by pharmaceutical companies. www.rxassist.org

RxOutreach

A non-profit pharmacy offering prescription medications at a lower cost. Available to individuals throughout the U.S. Check eligibility: <https://rxoutreach.org/covid19/>

Safe Horizon – New York City

Help for victims of domestic violence, child abuse, sexual assault, and human trafficking. With six centers around the five boroughs and a 24-hour hotline, victims of domestic violence may receive counsel and guidance at any time. Call (800) 621-HOPE (24/7) or visit www.safehorizon.org. Nationwide, use the National Domestic Violence Hotline: www.thehotline.org; (800) 799-SAFE.

Salvation Army

Branches across the country provide counseling, daycare, senior citizen centers, Brown Bag Programs, rehabilitation, resources for families affected by HIV/AIDS, access to low-income housing and emergency financial assistance, and much more. Search for a local branch at www.salvationarmy.org.

Senior Community Service Employment Program (SCSEP)

SCSEP is a community service and work-based training program operating across the U.S. Participants must be at least 55 years old, unemployed, and have a family income of no more than 125% of the federal poverty level. Priority is given to veterans and qualified spouses, then to individuals who are over 65, have a disability, have low literacy skills or limited English proficiency, reside in a rural area, are homeless or at risk of homelessness, have low employment prospects, or have failed to find employment after using services through the American Job Center system. Call (877) 872-5627 or search job listings at www.careeronestop.org (click on “Older Worker”).

Senior Corps – Corporation for National & Community Service

Senior Corps provides opportunities for seniors to serve their communities *and* to be the beneficiaries of service from others. The Foster Grandparents and Senior Companion programs offer tax-free hourly stipends to qualified volunteers. For those seeking help from Senior Corps, the Senior Companion program assists adults who have difficulty with daily living tasks, to help them remain independent in their homes. Call (800) 492-2677 or submit a form at questions.nationalservice.gov. For general information: www.nationalservice.gov/programs/senior-corps

Senior Environmental Employment (SEE) Program

Opportunities for workers at least 55 years old to assist the U.S. Environmental Protection Agency (EPA) on federal, state, and local environmental projects. Enrollees receive wages and benefits including paid federal holidays, health insurance, and vacation and sick leave. Visit www.epa.gov/careers/senior-environmental-employment-see-program or call (301) 578-8900.

The Natural Resources Conservation Service Agriculture Conservation Experienced Services Program offers individuals 55 and older temporary paid assignments to provide technical services in support of the conservation-related programs of the U.S. Department of Agriculture (USDA). Visit www.centerforworkforceinclusion.org/our-work/ or call (301) 578-8900.

Senior Planet Centers – Older Adults Technology Services

Senior Planet Centers provide free technology courses to people age 60 and up in Manhattan and Plattsburgh, NY, and four locations in Maryland. The centers offer digital technology courses and workshops for older adults. Visit seniorplanet.org or call (718) 360-1707.

St. George’s Society of New York

St. George’s Society of New York provides charitable assistance for British people in the New York area. The Society also responds to appeals for one-time emergency assistance, occasionally repatriates persons to the UK, assists others referred by the British Consulate-General, and offers free cremation and burial in three cemetery plots in the Tri-State area. www.stgeorgessociety.org

Supplemental Nutrition Assistance Program (SNAP) (Food Stamps)

To apply for SNAP benefits, see instructions on pages 18-19 of this list. For a state-by-state directory of food banks, soup kitchens, and nutritional support, visit www.fns.usda.gov/snap.

Temporary Assistance for Needy Families (TANF)

The TANF program is designed to help needy families achieve self-sufficiency. Visit acf.hhs.gov or your state’s Health & Human Services department. In New York City, eligible families may receive up to 60 months of cash assistance (<https://portal.311.nyc.gov/category/?id=311-23>) and aid through the **New York Safety Net Program** (otda.ny.gov/programs/temporary-assistance), the latter available to individuals as well as families.

Tooth Wisdom

Toothwisdom.org is a project of Oral Health America, a 501(c)(3) non-profit, that connects seniors and their caregivers with affordable dental clinics. Find a local clinic at www.toothwisdom.org.

Victim Compensation Funds

Each state maintains a program to help crime victims with medical costs, counseling expenses, burial and funeral costs, and lost wages. Visit the National Association of Crime Victim Compensation Boards at www.nacvcb.org and click Program Directory to find the fund in your state.

Volunteer Lawyers for the Arts *and* Volunteers of Legal Service (VOLS) – NY & NJ

Volunteer Lawyers for the Arts provides pro bono legal services, mediation services, and advocacy to the arts community in the New York area. www.vlany.org / New Jersey: www.njvla.org. Volunteers of Legal Service provides pro bono legal services to New York City’s neediest residents, assisting with eviction, government benefits, immigration issues, and more. www.volsprobono.org

NOTE: Many states have similar volunteer legal organizations for artists. Search for ones in your area.

Women in Need – New York City

For more than 33 years, Win has provided safe housing, critical services, and ground-breaking programs to help homeless women and their children rebuild their lives. Resources include Housing, Child Care & Education, Life Skills, Health & Wellness, Education, Employment, and more. Winnyc.org; (212) 695-4758; info@winnyc.org

SECTION FIVE: GOVERNMENTAL PROGRAMS

****Visit www.BenefitsCheckUp.org and www.usa.gov/benefits-grants-loans to find out what benefits are available to you.****

Affordable Connectivity Program (formerly Emergency Broadband Credit)

Eligible households may receive up to \$30/month toward Internet service and a one-time discount of up to \$100 for a laptop, tablet, or desktop computer: <https://acpbenefit.org>

Children’s Health Insurance Program (CHIP)

Health coverage for children up to age 19 in families with income too high to qualify for Medicaid. CHIP is administered by the states and eligibility varies. In some states, CHIP also covers prenatal care for pregnant women. To apply, visit www.medicaid.gov and click on the “CHIP” tab near the top of the page. For more information and resources, visit www.insurekidsnow.gov or call (877) KIDS-NOW.

COBRA

COBRA enables terminated employees or those who lose coverage because of reduced work hours to buy group coverage for limited periods of time. Visit www.healthcare.gov/unemployed/cobra-coverage/ or www.dol.gov/dol/topic/health-plans/cobra.htm.

Marketplace Health Insurance – Plans

Enroll in a plan at www.healthcare.gov or through your state’s exchange. Open enrollment is typically in November-December. You may have options to get covered outside of that period: Medicaid and the Children’s Health Insurance Program (CHIP) *do not* have restricted enrollment periods. Others can

enroll through the year due to job or income changes, health, marital status, citizenship, and other life changes. Visit www.healthcare.gov/screener for special enrollment questions.

Marketplace Health Insurance – Subsidies

Individuals and families earning too much for Medicaid and up to four times the poverty level are eligible for tax credits, or subsidies, enabling them to purchase insurance.

Medicaid

Health insurance program for low-income and high-need people. Children, senior citizens, blind people, disabled people, and those people eligible for federally assisted income-maintenance payments may receive Medicaid benefits. www.medicaid.gov. Starting in 2014, Medicaid coverage was expanded to cover people earning up to 138% of the poverty level, in 2012 calculated at \$31,809 for a family of four and \$15,415 for a single person. However, Medicaid’s expansion under the ACA differs across states.

Medicare

Health insurance program for people age 65+, some under 65 with disabilities, and people with End-stage Renal Disease. Medicare consists of Hospital Insurance (Part A), for which most do not pay, and Medical Insurance (Part B), for which most people pay monthly. If you are already receiving Social Security benefits, you are automatically enrolled in Medicare the month you turn 65. To apply, call (800) MEDICARE or (800) 325-0778 (TTY), or visit www.ssa.gov/benefits/ssi/ or www.medicare.gov.

Rent Relief

During the COVID-19 pandemic, there are ~550 state, county, and city rent relief programs. Search for your state: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/>. Additional rent relief search tool: <https://nlihc.org/rental-assistance>. If you are concerned about housing: justshelter.org/community-resources. More info on housing issues: <http://housingcourtanswers.org> and <https://www.nhlp.org/>

Section 8 Housing Choice Vouchers

The Section 8 Housing Choice Voucher program is a form of government rent assistance that covers some or all of a voucher holder’s rent. On average, each household will pay somewhere between 30% and 40% of its income on rent. ProPublica has a useful guide for navigating Section 8: <https://www.propublica.org/article/what-you-need-to-know-about-how-section-8-really-works>

Social Security

For a free Social Security benefits estimate or to apply, call (800) 772-1213 or visit www.ssa.gov.

- **Retirement** – Benefits are payable at full retirement age for anyone with enough Social Security credits.
- **Disability** – Benefits can be paid to people at any age who have enough Social Security credits and who have a “severe physical or mental impairment that is expected to prevent them from doing substantial work” for a year or more, or who have a condition that is expected to result in death. No benefits are payable for partial disability or short-term disability.
- **Family Benefits** – If you are eligible for retirement or disability benefits, other family members may be able to receive benefits too.
- **Survivors** – When you die, certain family members may be eligible for benefits. A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements. More information at www.ssa.gov/pubs/EN-05-10084.pdf
- **Medicare** – People over age 65 and receiving Social Security automatically qualify for Medicare. All others must file an application.

State Unemployment Insurance (UI)

Temporary financial assistance to unemployed workers while they seek work. For workers who are unemployed “through no fault of their own” and meet state eligibility requirements. Contact the State UI agency as soon as possible after becoming unemployed. To find your local agency, visit <https://www.dol.gov/general/topic/unemployment-insurance> or call (877) 872-5627.

Supplemental Nutrition Assistance Program (SNAP) (aka Food Stamp Program)

SNAP helps low-income households buy groceries. Eligible categories include people who work for low wages, people who are unemployed or work part time, people who receive public-assistance payments, elderly or disabled people living on a small income, and the homeless.

The SNAP website also provides state-by-state information on outreach programs, including food banks, soup kitchens, and nutritional support. www.fns.usda.gov/snap

Determine your eligibility at www.fns.usda.gov/snap/eligibility. To find your local SNAP office, visit <https://www.fns.usda.gov/snap/state-directory>.

Supplemental Security Income (SSI) and Social Security Disability (SSDI)

These similar programs provide aid to individuals who have been forced to reduce hours or stop working due to disability. SSI is need-based and helps elderly, blind, and disabled people with little or no income. You must be 65 or older, blind, or disabled (children can also receive benefits due to blindness). SSDI is for children and adults under 65 who have “work credits” making them eligible for disability benefits. To apply, visit your local Social Security office, visit www.ssa.gov, or call (800) 772-1213.

Utility Assistance

The Low Income Home Energy Assistance Program (LIHEAP) assists with home energy bills, energy crises, weatherization, and energy-related minor home repairs. Call (866) 674-6327 or visit www.benefits.gov/benefit/623. In 2020 and 2021, the program was expanded with COVID relief funds.

The Low Income Household Water Assistance Program (LIHWAP) assists with water and wastewater bills. www.acf.hhs.gov/ocs/programs/lihwap

Search for state energy and utility assistance programs:

www.benefits.gov/categories/Housing%20and%20Public%20Utilities