

678-933-5221

BenefitsCheckUp has prepared the following report identifying benefit programs for you to consider. Many of these programs will help you save money on health care, prescriptions, utilities, food assistance, and other services. For your convenience, this report includes program details such as: program descriptions , local contact information that answers questions and helps with enrollment, and a frequently asked questions.

About This Report

Benefits Categories

Food & Nutrition	Housing &
Health Care &	Utilities
Medication	Income

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Food & Nutrition

Commodity Supplemental Food Program (CSFP) - Georgia

How can this program help me?

If you're struggling to afford nutritious groceries on a regular basis, CSFP can provide you with certain foods at no cost. The purpose of this program is to promote good health. If you meet program guidelines, you can get a 40-pound box of food each month. CSFP foods may include:

- Canned fruits and vegetables
- Canned meats (such as canned beef, pork, and beef stew)
- Pasta or rice
- Dry beans or peanut butter
- Fruit juices
- Dry cereals
- Cheese
- Powdered and canned milk

How do I get help?

For more information about the Commodity Supplemental Food Program and how to apply, please contact your regional office. They can refer you to a local food pantry or other agency that provides CSFP services in an area close to you. Since food pantries and agencies that provide CSFP services can change every year, it's important that you contact the regional office first.



Food & Nutrition

Feeding America Network of Food Banks

If you or someone you know needs food help, Feeding America has a network of food banks and food pantries and meal programs to serve people in nearly every community in all 50 states, District of Columbia, and Puerto Rico.

You can get meals and groceries at no cost, regardless of income. The program is free and confidential. Millions of older adults regularly visit their local food pantry or meal programs to help keep themselves healthy and strong on a fixed income. Millions more visit Feeding America network programs in an emergency situation or when times are especially hard to help make ends meet.

Where can I find food today?

To find a food bank, go to the [Feeding America food bank locator](#) to search by zip code or state. Contact the food bank that serves your area. They will provide you with information on the free pantries and programs nearest you.



Food & Nutrition

Georgia Food Stamp Program

This program gives you a special debit card with money on it to help you buy food. The program adds money to your card every month. The amount of money you get may depend on three things:

- Money you get from your job or a program like Social Security
- How many people live with you
- Where you live

You can use the card at most grocery stores, certain senior centers, and some meal delivery services such as Meals on Wheels.

How do I apply?

To apply, you can print and fill out the application form and mail it to your local office. You can also apply online. Call your **State Hotline at [877-423-4746](tel:877-423-4746)** to see if you can apply by phone.

Who to Contact

<https://dfcs.georgia.gov/snap-food-stamps>

Division of Family & Children Services

95 Constitution Blvd

Lawrenceville, GA 30045

Phone: (678) 518-5500

Fax: (678) 518-5505

Toll Free: (877) 423-4746



Food & Nutrition

Senior Farmers' Market Nutrition Program

The Senior Farmers' Market Nutrition Program provides you with a coupon booklet that can be used to buy fresh vegetables, fruits, honey, and herbs. You can use the coupon booklet at local farmers' markets and outdoor stands.

There are certain foods that you cannot use the coupon booklet to buy, such as dried fruits or vegetables, nuts, potted or dried herbs, and other items.

The program has a small number of coupon booklets to offer each year. So, the coupon booklets will be available on a first-come, first-served basis to those who meet the program rules.

Please note: Not all farmers' markets will accept the coupon booklets. You should check with your local farmers market to see if they participate in the program. You can also go to the [USDA Farmers' Market website](#), click on the "Payment Accepted" tab, check the box next to "Senior Farmers Markets Nutrition Program (SFMNP)," and then click on your state.

How do I get help?

To take part in this program, contact your local Area Agency on Aging or your [State Agency](#) to see if there is a farmers market program in your area and to find out how to get a coupon booklet.

Please note: This program may not be offered in every area of your state and may only be available at certain times of the year.

Who to Contact

<https://www.fns.usda.gov/sfmnp/senior-farmers-market-nutrition-program>

Atlanta Regional Commission Area Agency on Aging

229 Peachtree Street NE, Suite 100

Atlanta, GA 30303

Phone: (404) 463-3100

Fax: (404) 463-3205



Food & Nutrition

Senior Nutrition Program – Community or Group Meals

You can get at least one hot meal per day, five or more days a week, through this program. Services are usually provided in senior centers, schools, or churches. In some locations, reservations may be needed 24 hours in advance or you may need to help with the cost of the meals. Besides the meals, you may get other services such as counseling and social activities.

Please note: In some areas, you may be placed on a waiting list before you can get help from this program.

How do I get help?

To get help from this program, contact your [local Area Agency on Aging](#).

Who to Contact

<https://acl.gov/programs/health-wellness/nutrition-services>

Atlanta Regional Commission Area Agency on Aging

229 Peachtree Street NE, Suite 100

Atlanta, GA 30303

Phone: (404) 463-3100

Fax: (404) 463-3205



Food & Nutrition

Senior Nutrition Program – Home Delivered Meals

You can get meals delivered to your home if you meet the program rules. You may also get other nutrition services such as education and counseling. A formal evaluation based on need is required to get help from this program.

Please note: In some areas, you may be placed on a waiting list before you can get help from this program.

How do I get help?

To get help from this program, contact your [local Area Agency on Aging](#).

Who to Contact

https://eldercare.acl.gov/public/resources/topic/Food_Nutrition.aspx

Atlanta Regional Commission Area Agency on Aging

229 Peachtree Street NE, Suite 100

Atlanta, GA 30303

Phone: (404) 463-3100

Fax: (404) 463-3205



Food & Nutrition

The Emergency Food Assistance Program (TEFAP)

This program provides food and nutrition help at no cost. If you meet the program guidelines, you can pick up the food from your local food pantries or soup kitchens.

The types of food you can get are different depending on where you live. Here are some examples of foods you may get:

- canned fruits and vegetables
- fruit juices
- dried egg mix
- meat, chicken, turkey, and fish
- dried beans such as peas and lentils
- pasta
- peanut butter
- rice, grits, and cereal
- soups

How do I apply?

To find out how to apply for the program, please contact your [State Agency](#). They can let you know if you meet the program guidelines and where you can get the food.

Who to Contact

<https://dfcs.georgia.gov/food-commodity-programs/emergency-food-assistance-program>

TEFAP State Agency	Atlanta Community Food Bank	Food Bank of Northeast Georgia
2 Peachtree Street, N.W., Suite 21 Atlanta, GA 30303 Phone: (404) 657-3605 Fax: (404) 463-7501	732 Joseph E. Lowery Boulevard NW Atlanta, GA 30318 Phone: (404) 892-9822	861 Newton Bridge Road Athens, GA 30604 Phone: (706) 354-8191 Fax: (706) 354-8666



Health Care & Medication

Communities RISE Together

Communities RISE Together is a national initiative with more than 2,400 partners that are deeply rooted in and trusted by diverse communities of color and older adults. RISE partners try to best use their combined knowledge, skills, and network to create a well-planned and equitable response to COVID-19.

The COVID pandemic has revealed and worsened persistent racial, ethnic, and socioeconomic health inequities, with vastly different rates of COVID cases, vaccination rates, and health and life outcomes in communities of color.

The Communities RISE Together initiative aims to address these gaps through trusted messengers who are already on the ground and have deep trust in communities. For more information on this national movement, visit the [Communities RISE Together website](https://rise4all.org/).

Who to Contact

<https://rise4all.org/>

Communities RISE Together

Phone: (510) 285-5500



Health Care & Medication

Donated Dental Services (DDS)

This program can help you get free dental care services. There is a dental program of this type in each state. The type of dental services available may be different depending on where you live. The services are provided through a network of volunteer dentists and dental labs. Services can include:

- Bridges
- Crowns
- Dentures
- Extractions
- Fillings
- Implants
- Partial
- Root canals

How do I apply?

To find out how to apply, please contact your [Donated Dental Services State Agency](#). Your state program will let you know if it is accepting new applications.

Please note: Donated Dental Services are provided by dentists who volunteer their time. Because of this, services may not be offered in all areas of your state. If Donated Dental Services is not available in your community, you should check with your local university or dental school, as they may offer free dental care services as well.

Who to Contact

<http://dentallifeline.org/about-us/our-programs/#DDS>

Donated Dental Services (DDS)

1800 15th Street, Suite 100

Denver, CO 80202

Toll Free: (888) 471-6334

Phone: (303) 534-5360



Health Care & Medication

EyeCare America's Online Referral Center

EyeCare America offers certain eye care services for free through a network of volunteer ophthalmologists (eye doctors). There are 2 programs:

- **Seniors Program:** This program is for people who are over 65 years of age or older. You can receive a no-cost eye exam as well as some follow-up care for conditions that are diagnosed during the exam.
- **Glaucoma Program:** This program is for people who are at risk of glaucoma because of their age, race, or family history.

Volunteer ophthalmologists accept Medicare and other insurance as payment for the services they offer. If you do not have insurance, you will receive the eye care for free.

Eyeglasses, prescription drugs, hospital services, and fees for other medical professionals are not included in this program.

How do I apply?

To apply, contact EyeCare America.

Who to Contact

<http://www.eyecareamerica.org>

EyeCare America

Toll Free: (877) 887-6327



Health Care & Medication

Georgia State Health Insurance Assistance Program (SHIP)

This program provides you with information and printed materials, referrals to other agencies, and one-on-one health insurance counseling at no cost to you. Counselors can answer questions about:

- Medicare Part A and Part B
- Medicare Prescription Drug Coverage (Medicare Part D)
- Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (HMOs and PPOs)
- Long-term care insurance
- Medicare Savings Programs (QMB, SLMB, and QI)
- Prescription drug assistance programs or drug discount cards offered by your state and pharmaceutical companies
- Medicaid and other insurance programs, including free or reduced-fee health care programs

Counselors can help you understand your Medicare benefits, identify and compare health insurance options, and protect you from paying too much on your medical care and prescription drugs.

How do I apply?

To make an appointment and find out how to get counseling services, please contact the program.

Who to Contact

<https://aging.georgia.gov/georgia-ship>

GeorgiaCares State Health Insurance Assistance Program (SHIP)

GA

Toll Free: (866) 552-4464

Spanish: (866) 552-4464



Health Care & Medication

Health Centers for Primary Health Care and Dental Services

The Health Center Program can provide primary health care and dental services if you have a difficult time paying for health care. In particular, you may be able to get health care at a health center if you have limited income, have no insurance, have limited English language skills, are a migrant or seasonal farm worker, are experiencing homelessness, or are living in public housing.

You may have to pay a fee for the services. The amount you pay depends on your income and is determined based on a sliding fee discount. Services you can get at the health centers may include:

- Regular checkups
- Treatment when you are sick
- Complete health care for pregnant women
- Immunizations and checkups for children
- Dental care
- Prescription drugs
- Mental health care and substance abuse care

How do I find a health center?

You can find participating [health centers](#) in most cities and in many rural areas. Some locations may also provide education, translation, and transportation services. To search for a health center near you, visit <http://findahealthcenter.hrsa.gov>.

Who to Contact

<http://bphc.hrsa.gov/about/>

To find a Health Center go to:



Health Care & Medication

Limited Income NET (LINET)

LINET is a Medicare program (administered by Humana), that provides immediate prescription coverage for Medicare beneficiaries who qualify for “Extra Help” and have no prescription drug coverage. Enrollment in LINET is temporary, usually for 1 to 2 months providing you the opportunity to choose your own plan. LINET also provides reimbursement for out-of-pocket expenses during eligible periods. The benefits of the program include:

- Immediate, temporary (1-2 months) prescription coverage
- No premiums
- Co-Pays: Based on “Extra Help” level
- Covers all Medicare Part D approved medications
- Use any pharmacy in good standing
- Standard Part D safety edits and restrictions apply
- Retroactive reimbursement available for out-of-pocket expenses during eligible periods

How do I apply?

Most beneficiaries are auto enrolled into the LINET program by the Centers for Medicare & Medicaid Services (CMS). Be on the lookout for important communications from (CMS) and LINET.

If you have not received communication from LINET and need a prescription filled:

- Take your prescription and Medicare ID card to your pharmacy
- Ask your pharmacist to submit your claim to LINET using BIN: 015599 and PCN: 05440000.
- If you have questions or your pharmacist needs assistance call the helpdesk at (800) 783-1307

If you have already paid out of pocket for prescriptions during LINET eligible periods, you can submit your receipts for reimbursement.

Who to Contact

<https://www.humana.com/member/medicare-linet-beneficiary-resources>

LINET Helpdesk

Toll Free: (800) 783-1307



Health Care & Medication

Medicaid - Georgia

How can this program help me?

Medicaid is a government health insurance program that helps certain people get health care services at a lower cost. This includes people who are older, blind, or living with a disability. Medicaid pays for medical services such as:

- Visits to health care providers (including physicians and nurse practitioners)
- Inpatient and outpatient hospital services
- Prescription drug coverage (only available in certain cases)
- Lab tests
- X-rays
- Medical transportation
- Nursing home care
- Home health services
- Family planning services

To get benefits once you're enrolled, you must go to a health care provider that takes part in the Medicaid program.

How do I apply?

To apply for Medicaid, print and fill out the application form and mail it to your local office. You can also apply by using the online application.

Who to Contact

<https://medicaid.georgia.gov/>

Division of Family & Children Services

95 Constitution Blvd
Lawrenceville, GA 30045
Phone: (678) 518-5500
Fax: (678) 518-5505
Toll Free: (877) 423-4746



Health Care & Medication

Medicaid Spend-down - Georgia

How can this program help me?

This program lets you get Medicaid benefits even if your income is higher than Medicaid program guidelines. It works by letting you spend down your income so that you meet Medicaid income limits. The spend-down amount is the amount of income that is over the Medicaid limit. This amount is different for each person.

To get Medicaid benefits, you must submit current paid or unpaid medical bills equal to or greater than your monthly spend-down amount. Once your medical bills reach this amount, you will get Medicaid coverage for the rest of the calendar month. While using Medicaid to pay for your medical expenses, you should use a health care provider who takes part in the Medicaid program.

How do I apply?

To apply for this program, print and fill out the application form and mail it to your local office.

Who to Contact

http://dch.georgia.gov/00/channel_title/0,2094,31446711_166523306,00.html

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Health Care & Medication

Medicare

Medicare is a federal health insurance program that helps you pay for your medical expenses. Medicare includes Part A for hospital insurance, Part B for medical insurance, and Part D for prescription drug coverage.

- **What is Medicare Part A: Hospital Insurance?**

Medicare Part A is free if you are 65 years of age or older and you or your spouse paid Medicare taxes for at least 10 years while working. It is also free if you are younger than 65, have a disability, and have received Social Security Disability Insurance (SSDI) payments for at least 2 years (24 months). Part A covers inpatient hospital care, skilled nursing home care, home health, and hospice care. There is a deductible to use Part A services.

- **What is Medicare Part B: Medical Insurance?**

Medicare Part B covers doctor visits and outpatient services. You must pay a monthly premium for Part B coverage. Most people will pay the standard Part B premium amount, which is \$170.10 per month in 2022. Some people will pay less due to the statutory hold harmless provision, which stops a person's Part B premium cost from increasing more than the increase in that person's Social Security benefits.

- **What is Medicare Part D: Prescription Drug Coverage?**

If you have Medicare Part A or B, you can get Medicare Part D to help cover the cost of your prescription medications. You may buy a prescription drug plan that will pay for some, but not all, of your prescription drug costs.

How do I join or get more information about Medicare?

To join Medicare, contact Social Security. To get more information about Medicare benefits, call 1-800-MEDICARE (1-800-633-4227). If you are a TTY user, call 1-877-486-2048.

Who to Contact

<http://www.medicare.gov/>

Social Security Administration

Phone: (800) 633-4227

TTY/TTD: (800) 325-0778



Health Care & Medication

Medicare Part D Low Income Subsidy (LIS) - Extra Help

Medicare has a program that helps pay for your prescription medicine. It's called Medicare Prescription Drug Coverage or Medicare Part D. This program pays for some, but not all, of your prescription drug costs. If you have or can enroll in Medicare Part D and have limited income and resources, you may be able to get "Extra Help" from this program. This means that you can get more help paying for your medicine. Extra Help offers three levels of help, depending on your income and resources.

Please note: If you have Extra Help and you have not yet enrolled in a Medicare Part D prescription drug plan, you may still get prescription drug coverage through Medicare's Limited Income NET (LINET) Program.

How do I apply for Extra Help?

If you meet the guidelines for the Extra Help program, you can [enroll in the program on BenefitsCheckUp](#) or directly with the Social Security Administration.

If you have Medicare and also get Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program, you do not need to apply for the Extra Help program – you have already been enrolled.

Here are ways you can apply for the Extra Help:

- [Apply online now](#) on BenefitsCheckUp.
- Call SSA at (800) 772-1213 or (800) 325-0778 (TTY) to order a paper application or to complete an application over the phone. SSA can also help you complete your application.

If you need prescription coverage right away:

LINET is a Medicare program (administered by Humana), that provides immediate prescription coverage for Medicare beneficiaries who qualify for "Extra Help" and have no prescription drug coverage. Enrollment in LINET is temporary, usually for 1 to 2 months, during which time you can choose your own plan. Get [more information about LINET](#).

Who to Contact

<https://www.ssa.gov/medicare/part-d-extra-help>

Social Security Administration (SSA)

Phone: (800) 772-1213



Health Care & Medication

Medicare Prescription Drug Coverage

Medicare has a program that helps pay for your prescription medicine. It is called Medicare Prescription Drug Coverage (also called Medicare Part D). This program pays for some, but not all, of your prescription drug costs. Here is a list of some costs that you will still need to pay:

- **Monthly premium:** The amount of the premium you pay each month will depend on where you live, what plan you join, and your income. Visit [Medicare.gov](https://www.medicare.gov) for more information about how your premium can go up based on your income.
- **Annual deductible:** The plan deductible will be no more than \$445 per year.
- **Coinsurance or copays:** This decides the amount you pay for your prescription medicine after paying your monthly premium and the annual deductible. It is how you share the cost of the prescription medicine with your plan. With coinsurance, you pay a percentage of the cost of the medicine. With a copay, you pay a fixed dollar amount.
- **Coverage gap or “donut hole”:** Once the cost of your medicine reaches \$4,130, you get a discount on your prescription drug costs. With the discount, you pay 35% of the cost of brand-name drugs and 45% of the cost of generic drugs. You also pay a small fee (called a dispensing fee) in addition to the discounted price you pay.
- **Catastrophic coverage:** If your total drug costs are higher than \$9,313 (that is, you have paid a total of \$6,550 out of your own pocket), then Medicare will pay 95% of all your prescription drug costs.

Who to Contact

<https://www.medicare.gov/find-a-plan/questions/home.aspx>

Medicare

Phone: 800-633-4227

TTY/TTD: (877) 486-2048



Health Care & Medication

Medicare Savings Plans Programs

How can this program help me?

This program helps you pay Medicare costs such as premiums, deductibles and copays. A premium is money you pay to keep your Medicare plan. A deductible is money you pay before Medicare pays for your care. A copay is a standard fee you pay to visit your regular doctor or a specialist. There are different types of savings programs including:

- Qualified Medicare Beneficiary
- Specified Low-Income Medicare Beneficiary
- Qualifying Individual

Your income will determine which savings program you can use to help pay certain costs of Medicare Part B. Medicare Part B covers services such as doctor's visits and tests. You may also get help paying for care under Medicare Part A, which covers stays in places like hospitals and skilled nursing facilities.

Once you're in a savings program, you will be signed up for the Extra Help program. This program helps you pay for your medicine if you have limited income.

Who to Contact

<https://medicaid.georgia.gov/medicare-savings-plans-programs-faqs>

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95 Constitution Blvd

Lawrenceville, GA 30045

Phone: (678) 518-5500

Fax: (678) 518-5505

Toll Free: (877) 423-4746



Health Care & Medication

Qualified Disabled Working Individual (QDWI) Program

This program is for people who have Medicare, are under 65, have a disability, and are paid workers. It helps pay for Medicare Part A Premiums. You may qualify if you lost your free Medicare Part A and disability benefits when you returned to work.

Who to Contact

<https://www.medicare.gov/basics/costs/help/medicare-savings-programs#collapse-2625>

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95 Constitution Blvd

Lawrenceville, GA 30045

Phone: (678) 518-5500

Fax: (678) 518-5505

Toll Free: (877) 423-4746



Health Care & Medication

Rx Outreach

Rx Outreach is a prescription savings program that provides lower-cost generic medicines through the mail. You will receive a 30-, 60-, 90-, or 180-day supply of the generic prescription you are taking for as low as \$20. You may have to pay more, depending on the generic medication you take. Your generic medication will be mailed directly to you or your doctor's office. There are no shipping fees.

How do I get help?

You can print and fill out the Rx Outreach application form or apply online. Please make sure to include any additional paperwork needed to finish your application. Completed applications and additional paperwork can be mailed to Rx Outreach.

Who to Contact

<https://rxoutreach.org/>

Rx Outreach

3171 Riverport Tech Center Drive
Maryland Heights, MO 63043
Toll Free: (800) 769-3880
Toll Free: (888) 796-1234
Fax: (800) 875-6591



Health Care & Medication

SingleCare Prescription Savings Program

The SingleCare card is free. There are no program guidelines you need to meet and you don't need to apply. The cards are available online at [SingleCare](#) for printing, as a free app, and through the mail.

All you need to do is show the Singlecare card to your pharmacist and ask for the best price. The Singlecare card provides an average savings of 39% on prescription medication costs. It covers all FDA-approved prescription medications and is accepted at more than 60,000 pharmacies nationwide.

SingleCare also provides a [Drug Lookup Tool](#).

How do I get help?

You do not need to apply. All you need to do is go to [SingleCare](#) and print the card, get the card as a free app, or request that the card be sent through the mail. To receive savings, you must get your medication from a participating pharmacy.



Who to Contact

<https://www.singlecare.com/how-it-works>

Singlecare Savings Program
1720 Spillman Drive, Suite 100
Bethlehem, PA 18015
Toll Free: (800) 222-2818



Housing & Utilities

Emergency Rental Assistance Program (ERAP)

This program provides financial help if you are unable to pay for rent or utilities. You can also get help if you have fallen behind in paying for rent, utilities (electricity, water, sewer, etc.), and other costs related to housing. For people who qualify, the program provides temporary help to keep you in your home.

How do I apply?

You can find rental help where you live through [this site](#). You can learn more about how to get help from this program and what documents you need.

Who to Contact

<https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

Georgia Department of Community Affairs

60 Executive Park
Atlanta, GA 30329
Phone: (833) 827-7368



Housing & Utilities

FCC Affordable Connectivity Program

The FCC Affordable Connectivity Program helps you pay for the internet if you have limited income. You can get \$30 a month to pay for internet or \$75 a month if you live on [qualifying Tribal lands](#). You can also get help buying a computer or tablet to connect to the internet.

Who to Contact

<https://www.fcc.gov/acp>

The Affordable Connectivity Program



Housing & Utilities

Housing Choice Vouchers (Section 8) Program

The Housing Choice Vouchers (Section 8) program helps you get decent, safe, and sanitary housing in the private rental market. Section 8 pays a portion of your monthly rent directly to your landlord. The amount it pays is the difference between the full rent amount (or the payment standard established by the agency) and no more than 30% of your adjusted gross income. The actual amount the program will pay to your landlord will depend on 3 things:

- Household income from all sources (earned and unearned), such as money you get from a job (does not include Senior Community Service Employment Program income), Social Security, Supplemental Security Income, and interest
- How many people live in your household
- County you live in

If you meet the program guidelines, you can get Section 8 help in your present apartment if your landlord agrees to participate in the program.

Please note: Depending on where you live and the amount of assistance available, you may be placed on a waiting list. Because of limited resources, long waiting lists are common.

How do I apply?

To find out how to apply, please contact your local public housing agency office.

Who to Contact

http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about

Norcross Housing Authority

19 Garner Street
Norcross, GA 30071
Phone: (770) 448-3668
Fax: (770) 448-1147



Housing & Utilities

HUD Public Housing Program

The U.S. Department of Housing and Urban Development (also known as HUD) gives federal aid to local housing agencies. These housing agencies provide decent and safe rental housing that is affordable for low-income families, adults 50 years of age and older, and persons with disabilities. If you meet the program guidelines, you pay no more than 30% of your adjusted gross income for your rental.

Please note: Depending on where you live and the amount of assistance available, you may be placed on a waiting list. Because of limited resources, long waiting lists are common.

How do I apply?

To find out how to apply, please contact your local housing agency.

Who to Contact

http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog

Norcross Housing Authority

19 Garner Street
Norcross, GA 30071
Phone: (770) 448-3668
Fax: (770) 448-1147



Housing & Utilities

Lifeline

Lifeline can help you get monthly discounts on your phone and internet services. The discounts can include a lower bill or free wireless minutes. You get the discounts through your local telephone company or internet service provider.

Please note: You can only get Lifeline assistance for 1 telephone line in the household.

How do I apply?

To apply for Lifeline, you will need your full name, date of birth, last 4 digits of your Social Security Number or Tribal identification number, and home address.

To apply online, visit the [Lifeline National Verifier](#).

You can also apply by calling your local telephone company or internet service provider and asking for the sales department. Tell customer service that you would like to apply for Lifeline. Click [here](#) to find participating companies in your state.

You can also print and mail in a paper application form. Click [here](#) to access the Lifeline application in English or Spanish.

Who to Contact

<http://www.lifelinesupport.org/ls/default.aspx>

Universal Service Administrative Company (USAC)

DC

Toll Free: (888) 641-8722

Fax: (866) 873-4665



Housing & Utilities

Low Income Home Energy Assistance Program (LIHEAP)

This program provides your household with an annual cash grant to help you pay for your home heating and cooling costs. The grants are paid either directly to you or to your energy company.

Grants can be used for attic insulation, floors, and exposed water pipes, as well as for the tune-up, repair, or replacement of heating units or air conditioners in your home.

Please note: The amount of funding for this program will vary from state to state, and there is no guarantee that funds will be available when you apply. The availability of funds will depend on several factors, such as the demand for this program in your area and the timing of when you submit your application during your state's enrollment period.

Who to Contact

<https://dfcs.georgia.gov/services/low-income-home-energy-assistance-program-liheap>

Partnership for Community Action, Inc.

815 Park North Boulevard

Decatur, GA 30032

Phone: (404) 929-2500

Fax: (404) 537-4302



Housing & Utilities

Low Income Household Water Assistance Program (LIHWAP)

This program offers a one-time payment if you need help paying a past due water or wastewater bill. The Low Income Household Water Assistance Program (LIHWAP) is a new and temporary program.

The program is not meant to cover the whole cost of water/wastewater services. It is meant to help you pay part of your bill. If you qualify, you will not get the benefit directly. It will be paid directly to the water or wastewater system.

Who to Contact

<https://www.acf.hhs.gov/ocs/programs/lihwap>

Division of Family and Children Services

GA

Phone: (404) 657-3433



Housing & Utilities

National Flood Insurance Program (NFIP)

How can this program help me?

The National Flood Insurance Program (NFIP) provides flood insurance to homeowners, renters, and business owners. This is an important benefit since standard homeowners insurance usually does not cover damage due to flooding from hurricanes, tropical storms, and heavy rains.

The NFIP protects the building (your home or business) and its contents (your belongings or equipment and supplies). It does not provide coverage for the land the building sits on. The type of coverage you can get with the NFIP depends on where you live and what coverage is offered.

An NFIP policy for your home and/or business may cover:

- The building and its foundation
- Electrical and plumbing systems
- Central air conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances (dishwashers, etc.)
- Permanently installed carpeting over unfinished flooring

An NFIP policy for the contents of your home and/or business may include:

- Clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwaves and dishwashers
- Carpeting that is not already included in property coverage
- Washers and dryers

If you live in a high-risk flood area, you are usually required to have flood insurance. If you live in a lower-risk area, you don't have to get flood insurance, but it's highly recommended. To find out if you live in a high-risk flood area, visit the [FEMA Flood Map](#).

How do I get help?

For help getting coverage or for more information about the NFIP, contact the NFIP Hotline.

Who to Contact

<https://www.floodsmart.gov/>

National Flood Insurance Program (NFIP)

DC

Toll Free: (888) 379-9531

TTY/TTD: (800) 427-5593

Fax: (202) 646-2818



Housing & Utilities

Reverse Mortgage Counseling

Reverse mortgage counseling with a counselor approved by the U.S. Department of Housing and Urban Development (HUD) can give you information on how to use your home equity to stay in your home. Counseling is offered over the telephone and may be available face-to-face.

If you own your home, it is likely to be your biggest financial asset. An approved housing counselor can help you and your family decide if a reverse mortgage is right for you. Counselors give you unbiased information before or after you talk to a lender. They will tell you about the cost and features of a reverse mortgage, and other financing options. Counselors review your situation and the challenges of living at home that can affect whether a reverse mortgage can meet your current and long-term needs.

There is an upfront fee for this service that is usually paid at the time of counseling. This fee may be waived if you are an older adult who is facing financial hardships.

How do I get help?

Older homeowners thinking about a reverse mortgage can get one-on-one counseling through a partnership between National Council on Aging (NCOA) and GreenPath Financial Wellness, a nonprofit organization approved by the U.S. Department of Housing and Urban Development to provide housing counseling. Counseling sessions take 1 to 2 hours and follow a mandated protocol. The counselors can also help clients with finding benefits and community services. To schedule a counseling session with NCOA/GreenPath, call 800-550-1961 (toll-free). You can also get help from a [HUD-approved counselor](#) in your area.

Who to Contact

<https://www.greenpath.com/housing/reverse-mortgage/>

NCOA/GreenPath Reverse Mortgage Counseling Services

Toll Free: (855) 899-3778



Housing & Utilities

Senior Citizens Residential Discount Program (Gas & Electric)

This program can help you get a discount off of your monthly gas and/or electric bill. You can get \$18 off your electric bill as a Georgia Power customer and \$14 off your gas bill as an Atlanta Gas Light customer. You can also get \$6 added to your Georgia Power account each month.

How do I apply?

To apply, you can print and fill out an application or call the Georgia Public Service Commission at 800-282-5813.

Who to Contact

http://www.psc.state.ga.us/consumer_corner/cc_advisory/seniordiscount.asp

Georgia Public Service Commission

47 Trinity Avenue
Atlanta, GA 30334
Phone: (404) 656-4501
Fax: (404) 463-6683
Toll Free: (800) 282-5813



Housing & Utilities

The FAIR Plan - Georgia

How can this program help me?

If your property is considered "high risk" and you cannot get home insurance through private companies, you may be able to get coverage from the Fair Access to Insurance Requirements (FAIR) Plan. Usually, your home is considered high risk if you live in an area with very bad weather or other hazards (such as fires, riots, and vandalism). Your home may also be difficult to insure if it has old plumbing and electrical systems.

The FAIR Plan generally provides insurance for your home and the contents of your home. The type of coverage you can get from the FAIR Plan depends on where you live and what is offered in that area. FAIR Plans usually cost more and give less coverage than private insurance.

How do I get help?

To learn more, please contact the FAIR Plan in your state. Depending on where you live, you may need to provide photos and other information about your property.

Who to Contact

<https://www.georgiaunderwriting.com/>

Georgia Underwriting Association

3355 Annandale Lane #3

Suwanee, GA 30024

Phone: (770) 923-7431

Fax: (770) 717-8620

Toll Free: (800) 342-9607



Housing & Utilities

USDA Housing Repair Program

This USDA program can provide a grant or low-interest loan if you are a qualifying homeowner in a rural area. The money can be used to repair, improve, or get rid of hazards from your home. Grants are money that is given to you, and you usually do not need to repay. You can only get one lifetime grant (up to \$7,500). It can only be used to remove hazards to health and safety in your home. You can get loans through this program up to \$20,000. These loans have a low interest rate and can be paid over 20 years.

How do I get help?

To find out how to get help from this program, call your local [Rural Development](#) office. These offices can let you know if you meet the program guidelines and other information needed to take part in the program.

Who to Contact

<https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

USDA Rural Development

1400 Independence Avenue SW, Room 5014-S
Washington, DC 20250
Toll Free: (800) 670-6553
Phone: (202) 690-1533
TTY/TTD: (800) 877-8339
Fax: (314) 457-4546



Housing & Utilities

Weatherization Assistance Program

This program helps you get free services to heat and cool your home better and lower your energy bills. Services include the insulation of:

- Doors
- Windows
- Floors
- Walls
- Ducts
- Water heaters

The services you can get will depend on how much money your state's weatherization program has.

How do I apply?

To apply, contact your [local weatherization office](#) for more information.

Who to Contact

<https://www.energy.gov/eere/wap/weatherization-assistance-program>

Weatherization Office	Weatherization Office	Weatherization Office
815 Park North Boulevard Clarkston, GA 30021 Phone: (404) 929-2500 Fax: (404) 508-9330	575 Old Norcross Road, Suite A Lawrenceville, GA 30045 Phone: (770) 822-5190 Fax: (770) 822-5193	214 Fourteenth Street, N.W. Atlanta, GA 30318 Phone: (404) 885-1877 Fax: (404) 885-1834



Income

Employment – Senior Community Service Employment Program (SCSEP)

This program provides training and work experience to help older adults get permanent employment. You can get help in two ways:

- **Training assignments:** You can learn new skills and get on-the-job training by doing community service work with public and nonprofit organizations. The types of training assignments you can get include day care centers, senior centers, governmental agencies, schools, hospitals, and libraries. You will usually work about 20 hours a week and you will be paid for your services.
- **Employment assistance:** You will get help with creating a job placement and training plan (called the Individual Employment Plan) and other services. You can also get training related to your community service assignments through one-on-one instructions or by attending talks, seminars, and other training programs.

How do I get help?

To get help from this program, please contact your local office.

Who to Contact

<http://www.doleta.gov/seniors/>

Jewish Family and Career Services

4549 Chamblee Dunwoody Road

Atlanta, GA 30338

Phone: (770) 677-9408

Fax: (770) 677-9404



Income

Employment – Workforce Innovation and Opportunity Act (WIOA)

This program is a one-stop center that provides you with access to employment services. There are nearly 2,400 American Job Centers around the country. Services may include:

- Employment skills assessment
- Job search assistance and access to job banks
- Unemployment insurance information
- Training services for adults and dislocated workers
- Follow-up services for at least 12 months

Please note: The type of services you can get may vary depending on the city where you live and the American Job Center you go to for help.

How do I get help?

To find out what types of services and programs are available in your area, please contact your local office.

Who to Contact

<http://www.servicelocator.org/>

Local Career Centers

2943 North Druid Hills Road
Atlanta, GA 30329
Phone: (404) 679-5200
Fax: (404) 679-4929

Local Career Centers

1535 Atkinson Road
Lawrenceville, GA 30043
Phone: (770) 995-6913
Fax: (770) 995-6912

Local Career Centers

465 Big Shanty Road
Marietta, GA 30066
Phone: (770) 528-6100
Fax: (770) 528-6139



Income

NAUPA: Unclaimed Property

The National Association of Unclaimed Property Administrators (NAUPA) makes it easy for you to find unclaimed property by giving you direct access to all of the states' unclaimed property websites. To see if you have any unclaimed property, go to www.unclaimed.org (a NAUPA-sponsored site). You can select your state from the map and then you will be forwarded to your state's official website for unclaimed property where you can perform your search. If you would like to search more than one state at one time, you can go to www.MissingMoney.com.

Unclaimed property are any assets that have been lost or forgotten by its owner for a long period of time. They are usually accounts in financial institutions and companies that have had no activity or contact with the owner for more than one year. Examples of unclaimed property can include:

- Annuities
- Certificates of deposits
- Checking or saving accounts
- Contents of safe deposit boxes
- Insurance payments or refunds
- Life insurance policies
- Money orders
- Payroll checks
- Stocks or any uncashed dividends

How can I get help?

To find out if you have unclaimed property, go to www.unclaimed.org and select the state you would like to search. You will be forwarded to the website of your state's official administrator (usually the state treasurer or other official) who oversees and keeps records of unclaimed property.

Who to Contact

<https://www.unclaimed.org/>

Georgia Office of the State Department of Revenue
GA 30349



Income

PensionHelp America

PensionHelp America will connect you with counselors who can help you with your pension or 401(k) plan questions or problems. After answering just a few short questions on the PensionHelp America website, you will get help with:

- **Government pension agencies:** The government agency that is responsible for managing your specific pension plan can answer many questions you have about your pension rights and requirements. This service is free.
- **Pension counseling and information projects:** A counseling project can help you find benefits from former employers that you are no longer in contact with. It can also help you with benefit calculations and benefit determinations. This service is free.

How do I get help?

To get help, visit the PensionHelp America website and click on “Find Help Now.”



Income

Retirement – Federal Retirement System

This program helps you get extra income or health care if you work or have worked for the federal government. You may also get help if your late spouse worked for the federal government. If you retired before 1987, you'll get your extra income from one source. If you started working for the federal government after Jan. 1, 1987, you'll get extra income from three sources.

How do I get more information about Federal Retirement?

To get more information, contact the Office of Personnel Management. Visit their [website](#), or call 888-767-6738.

Who to Contact

<https://www.opm.gov/retirement-services/fers-information/>

Office of Personnel Management

1900 E Street, NW
Washington, DC 20415
Phone: (888) 767-6738
Phone: (202) 606-0500
Phone: (202) 606-1800
Phone: (202) 606-2532



Income

Retirement – Railroad Retirement

This program gives you extra income if you retired from a federal railroad job, or are too sick to work anymore. You can also get help if your late spouse had a federal railroad job. You will need to meet certain requirements. The extra income you get will depend on how long you worked.

How do I get more information about Railroad Retirement?

To get more information, contact the Railroad Retirement Board. Visit their [website](https://www.rrb.gov/), or call 877-772-5772.

Who to Contact

<https://www.rrb.gov/>

Railroad Retirement Board Helpline

Phone: (800) 808-0772

Phone: (312) 751-4701



Income

Social Security

This program (also known as Old Age, Survivors, Disability, and Health Insurance Programs or OASDHI) gives you extra income if your job took money from your paycheck and gave it to Social Security. You can also get extra income if your spouse, ex-spouse or late spouse had money taken from their paycheck for Social Security. The income you get will depend on how long you or your spouse had a job. You may be able to get extra income if you are:

- A spouse who is age 62 or older
- A divorced spouse age 62 or older who was married for 10 years and is now single
- A widow or widower who is age 60 or older
- A widow or widower who is age 50 or older and has a disability

How do I apply?

To apply or get more information, contact the Social Security Administration. Visit their [website](#), or call 800-772-1213.

Who to Contact

<http://www.ssa.gov/>

Social Security Administration

Phone: (800) 633-4227

TTY/TTD: (800) 325-0778



Income

Supplemental Security Income

This program gives you extra money to pay monthly expenses if you're 65 years old or older, blind, or have a disability. You may also get help to pay for medicine if you use this program and Medicare. Medicare is health care for people who are 65 years old or older.

How do I apply?

To find out how to apply, please contact the Social Security Administration. Visit their [website](#), or call 800-772-1213.

Who to Contact

http://www.ssa.gov/pgm/links_ssi.htm

Social Security Administration

Phone: (800) 633-4227

TTY/TTD: (800) 325-0778



Income

Volunteer – AmeriCorps

This program lets you help people in your community by volunteering time to a service program. If you complete a full-time community service program with AmeriCorps, you can get help paying for your education. As an AmeriCorps volunteer, you can:

- Tutor and mentor disadvantaged youth
- Fight illiteracy
- Improve health services
- Build affordable housing
- Teach computer skills
- Clean parks and streams
- Manage or operate after-school programs
- Help communities respond to disasters
- Build organizational capacity

How do I volunteer?

To get more information about volunteering, call AmeriCorps toll-free at (800) 942-2677 or (800) 833-3722 (TTY).

Who to Contact

<http://www.americorps.gov/serve/american-seniors>

Americorps

FD

Toll Free: (800) 942-2677



Income

Volunteers in Service to America (VISTA)

Through AmeriCorps VISTA, you can volunteer at community organizations that provide services including literacy education, employment training, food distribution, shelter for the homeless, neighborhood revitalization, domestic violence shelters, health outreach and education, and senior nutrition. You must volunteer for a full-time, year-long commitment. VISTA members receive a living stipend and health benefits.

How do I volunteer?

To get more information about how to volunteer, call the organization toll free at 800-942-2677 or 800-833-3722 (TTY).

Who to Contact

<https://www.nationalservice.gov/programs/ameri-corps/ameri-corps-programs/ameri-corps-vista>

AmeriCorps

FD

Toll Free: (800) 942-2677