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Help with Heat, Utilities, Foreclosure? A 'How to' Guide for Help The Rev. Jarrett Kerbel, Crisis Ministry

With the economy in distress and unemployment rising rapidly, leaders can expect increased requests for help. What follows is a 'how to' guide for emergency assistance during this time of crisis. In all cases below, if the person is unemployed or already on General Assistance (GA) or Temporary Assistance for Needy Families (TANF) they need to be redirected to your county or municipal Social Services Office to apply for Emergency Assistance and other entitlements.

When a person needs help with a heating oil or utility crisis, there are multiple sources of help. For families earning up to 225% of the poverty level (\$42,000 for a family of four) they can apply for LIHEAP (Low Income Heating Emergency Assistance Program). Directions for applying are found at: www.njhelps.org. Beware that aid delivery takes up to 6 weeks so if the problem is emergent, then other help will be necessary. You must have a social security number to apply. Applications are generally available through your county human services office.

For assistance with shut off notices from utilities for people above the 225% of the poverty level, direct them to the NJ Shares program. The NJ Shares website www.njshares.org will direct you to sites where assistance is offered. Through Governor Corzine's recent emergency initiative NJ Shares received an influx of funds and new authorization to help with heating oil.

Open your bills when they arrive. Putting it off makes the situation worse. For a person in Foreclosure Crisis, the New Jersey Housing Mortgage Finance Agency can originate emergency bridge loans up to \$20,000 to forestall foreclosure. See their website to find foreclosure counselors near you www.state.nj.us/dca/hmfa. Many cities also have HARP programs where non-profits will buy your house and rent it back to you to stop the foreclosure process. The state government and court system are also working on a Foreclosure Mediation process for contested foreclosures.