

# Tanika Smith

We have prepared a list of benefits that may be helpful to you. Many of these programs will help you save money on health care, prescriptions, utilities, food assistance, and other services.

For your convenience, our report offers additional information, including a program description, information on how to apply, local contact information that could help with enrollment, and answers to your frequently asked questions.

If you're having trouble determining your next step, you can always speak to a BenefitsCheckUp support specialist through our website's chat feature, calling our hotline at 1-800-794-6559, or you may find talking to a [benefits enrollment specialist helpful](#).

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## About This Report

### Benefits Categories

Housing &  
Utilities

# Table of Contents

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## Additional Programs

### Housing & Utilities

Housing Choice Vouchers (Section 8) Program	3
HUD Public Housing Program	4
Lifeline	5
Low Income Home Energy Assistance Program (LIHEAP)	6
Low Income Household Water Assistance Program (LIHWAP)	7
National Flood Insurance Program (NFIP)	8
Reverse Mortgage Counseling	9
Senior Citizens Residential Discount Program (Gas & Electric)	10
The FAIR Plan - Georgia	11
USDA Housing Repair Program	12
Weatherization Assistance Program	13



# 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.

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

### **Roswell Housing Authority**

199 Grove Way  
Roswell, GA 30075  
Phone: (770) 993-6226  
Fax: (770) 552-0860



# 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.

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## 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](http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog)

### **Roswell Housing Authority**

199 Grove Way  
Roswell, GA 30075  
Phone: (770) 993-6226  
Fax: (770) 552-0860



# 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.

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## 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](https://www.lifelinesupport.org/ls/default.aspx).

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>

#### **Fulton-Atlanta Community Action Agency**

1690 Chantilly Drive NE

Atlanta, GA 30324

Phone: (404) 370-7060

Fax: (404) 370-7063



## 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](#).

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### 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.***

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## 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.

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### 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](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.

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### 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.

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## 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.

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## 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>

### **Georgia Environmental Finance Authority**

47 Trinity Avenue SW  
Atlanta, GA 30334  
Phone: (404) 584-1000  
Fax: (404) 584-1069