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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](#).

About This Report

Benefits Categories

Housing &
Utilities

Income

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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

Lawrenceville Housing Authority

502 Glenn Edge Drive
Lawrenceville, GA 30045
Phone: (770) 963-4900
Fax: (770) 338-8447



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

Lawrenceville Housing Authority

502 Glenn Edge Drive
Lawrenceville, GA 30045
Phone: (770) 963-4900
Fax: (770) 338-8447



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](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>

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>

Georgia Environmental Finance Authority

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



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.
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How do I get help?

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

Who to Contact

<https://www.dol.gov/agencies/eta/seniors>

Senior Community Service Employment Program (SCSEP)

Phone: (877) 872-5627



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

<https://www.dol.gov/agencies/eta/wioa>

Employment – Workforce Innovation and Opportunity Act (WIOA)



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/>

Find your state's official unclaimed property website



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.
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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](https://www.opm.gov/retirement-services/fers-information/), 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](https://www.ssa.gov/), 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