

NEW JERSEY HOMEKEEPER AND HEATING ASSISTANCE PROGRAMS

NEW JERSEY HOMEKEEPER PROGRAM

The New Jersey Housing Mortgage Finance Agency announced the New Jersey HomeKeeper Program funded through a grant from the U.S. Treasury's Hardest Hit Fund. The HomeKeeper Program offers financial help to homeowners who are in danger of losing their home as a direct result of unemployment or underemployment. NJ HomeKeeper provides assistance in the form of a second mortgage loan, repayable only if the homeowner sells, refinances, transfers or ceases to occupy the subject property within ten years from the date of the assistance loan. NJ HomeKeeper loan proceeds may be used to cover arrearages and/or an approved amount of the homeowner's monthly mortgage payment, including property taxes, property insurance, and mortgage insurance. Housing counseling is also provided to prospective applicants at no cost. Eligible homeowners may receive financial assistance of up to \$48,000 for a period not to exceed 24 months. If you or anyone you know may be interested in the program, please go to www.njhomekeeper.gov or contact the toll-free HomeKeeper call center at 855-NJ-KEEP-1.

HOME HEATING ASSISTANCE

Lifeline. The New Jersey Lifeline Credit Program is a state funded program that provides a \$225 yearly credit to qualifying electric and natural gas customers. To qualify, customers must be 65 years or older, or disabled age 18 or older who receive Social security disability benefits. There are income guidelines for this program. For information on Lifeline, call 1-800-792-9745 or call the Hunterdon County Division of Senior Services for an application at 908-788-1361.

LIHEAP. The Low Income Home Energy Assistance Program (LIHEAP) is designed to help low-income families and individuals meet home heating and medically necessary cooling costs. This year the application period is November 1, 2011 to April 30, 2012. The amount of the LIHEAP heating benefit is determined by income, household size, fuel type, and heating region. This year the medically necessary cooling assistance benefit is set at \$160. Information about the program and on income limits is available at www.state.nj.us/dca/divisions/dhcr/index.shtml Click on Energy Assistance Programs. To apply for LIHEAP, contact 1-800-510-3102 or call the Hunterdon County Division of Senior Services for an application at 908-788-1361.

NOTE: The 2012 LIHEAP application is also an application for the Universal Service Fund (USF) Program. You apply for two benefit programs at the same time.

Universal Service Fund. The NJ Universal Service Fund (USF) is a program to make energy bills more affordable for low income customers. If you are eligible, the USF can lower the amount you have to pay for natural gas and electricity. To be eligible, customers must have a total household income at or below 175% of the federal poverty level and spend more than 3 percent of their income on electric or natural gas. For electric heat homes, customers must pay more than 6 percent of the household income on electricity. Information about the program and on income limits is available at www.state.nj.us/dca/divisions/dhcr/index.shtml For eligibility call 1-800-510-3102 or call the Hunterdon County Division of Senior Services.

NJ Shares. The NJ Statewide Heating Assistance and Referral for Energy Services (NJ SHARES) provides energy assistance to moderate and fixed-income households experiencing a

financial crisis. Eligibility is based on household size and income. It applies to families and individuals who do not qualify for federal and state assistance programs due to the household's income. NJ SHARES grant amounts can be up to \$700 for heating source (gas, oil, propane and electric heat) and can be up to \$300 for electric services. Grants must result in continuance and/or restoration of service. NJ applicants must be experiencing a financial crisis, such as a job loss or illness. They must be behind on their energy bill or need a fuel delivery. Call the Hunterdon Helpline at 1-800-272-4630 for information.

NORWESCAP Inc. This program provides funds to assist eligible Hunterdon County residents meet their heating and cooling costs. Assistance payments are made directly to the fuel vendor or utility company on behalf of the eligible applicant. The Housing and Energy Services that NORWESCAP offers include: LIHEAP, NJ Shares, weatherization, and other programs to assist low income individuals and families with their heating and cooling costs. NORWESCAP Energy Services at 1-888-454-4778. See NORWESCAP's website at www.norwescap.org