

# RESOURCE GUIDE FOR FAMILIES

No matter how hard you try, sometimes it's difficult to make ends meet. New Jersey provides a number of programs to support low-income families.



## ■ NJ FamilyCare

Free or low-cost health insurance

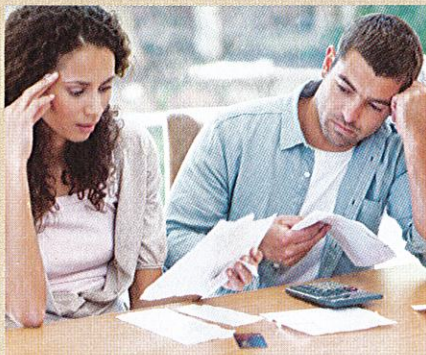
NJ FamilyCare is open to children, pregnant women, parents/caretaker relatives, single adults and childless couples. Depending on your family size and monthly income, you may be eligible.

For more information, or to apply, call **1-800-701-0710 (TTY: 1-800-701-0720)** or visit [www.njfamilycare.org](http://www.njfamilycare.org).

## ■ Energy Assistance Programs Help paying your energy bills

Low-income eligible households that are having a difficulty paying their heating and cooling bills can contact this office for financial assistance. Programs available include the **Low-Income Home Energy Assistance Program (LIHEAP)** and the **Universal Service Fund (USF)**.

For more information, call **1-800-510-3102** or visit [www.energyassistance.nj.gov](http://www.energyassistance.nj.gov).



## ■ NJ Earned Income Tax Credit (EITC) Reduce Your Taxes

Reduce Your Taxes

NJ EITC is a special tax benefit for low-income working families and individuals. You may get money back even though you do not owe any state taxes. To get the credit, you must file a federal tax form, be eligible for the federal EITC, file a state tax form and meet income guidelines.

For example, a family with 3 or more children earning less than \$51,464 (\$57,414 for working, married couples) in 2021 can get a combined federal and state EITC credit of up to \$9,419.

Information on the state EITC is available **1-888-895-9179** or [www.njeitc.org](http://www.njeitc.org). Information on the federal EITC is available **1-800-829-1040** or [www.irs.gov/eitc](http://www.irs.gov/eitc).

## ■ New Jersey WIC Services

NJ WIC provides supplemental nutritious foods to pregnant, breastfeeding and postpartum women, infants and children to age five. WIC services include nutrition education, breastfeeding promotion and support, immunization screening and health care referrals.

For more information, call **1-800-328-3838** or visit [www.njwic.org](http://www.njwic.org)

## ■ Pharmaceutical Assistance to the Aged and Disabled (PAAD)

PAAD helps pay for prescription drugs and medical supplies such as insulin, insulin needles, and syringes.

To participate in PAAD, you must be: a NJ resident; 65 or older, or at least 18 and receiving Social Security Title II Disability benefits; meet the income guidelines; and be enrolled in a Medicare Part D Prescription Drug Plan.

For more information, call **1-800-792-9745** or visit [www.state.nj.us/humanservices/doas/services/paad/](http://www.state.nj.us/humanservices/doas/services/paad/)

## Other Important Resources

■ **ReachNJ (Addiction Help)**  
**1-844-ReachNJ**

■ **Division of Disability Services**  
Focuses on serving people who have become disabled as adults.  
**1-888-285-3036**

■ **1-888-LSNJ-LAW** - Provides legal information to low-income residents of New Jersey.  
**1-888-576-5529**

■ **EndHunger NJ** - Provides food assistance information from local food pantries and soup kitchens for NJ residents with low incomes.  
[www.endhungernj.org](http://www.endhungernj.org)

■ **VA Benefit Hotline**  
**1-888-8NJ-VETS (865-8387)**

■ **Family/Domestic Violence Hotline**  
**1-800-572-7233**

■ **Child Abuse/Neglect Hotline**  
**1-877-NJABUSE (652-2873)**

■ **NJ Dept. of Children and Families (nj.gov/dcf)**  
Provides other supports for families including resources for grandparents raising grandchildren.  
[nj.gov/dcf/families/support/kinship/](http://nj.gov/dcf/families/support/kinship/)

■ **NJ Housing Resource Center**  
**1-877-428-8844**  
[www.nj.gov/njhrc](http://www.nj.gov/njhrc)



You can screen yourself for food assistance, cash assistance and health insurance at [www.njhelps.org](http://www.njhelps.org).

**2-1-1**

New Jersey

Find state or local health and human service resources to address your urgent needs or everyday concerns.  
[www.nj211.org](http://www.nj211.org)

### State of New Jersey

Phil Murphy, Governor    Sheila Oliver, Lt. Governor

Department of Human Services ■ Division of Family Development ■ [www.nj.gov/humanservices/dfd](http://www.nj.gov/humanservices/dfd)

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