

## ***ASSISTANCE THIS WINTER FOR LOW-INCOME FAMILIES***

The high cost of gas and oil is driving up everyone's heating costs this winter. For families with limited income, heating costs promise to be a major challenge. Fortunately, help is available from several sources, depending on your family's income. Use the table below to find out if you qualify for special help.

- 1st: In the first column of the table, which row shows the number of people in your home?
- 2nd: Look across that row to find an amount of money that is higher than all the money earned over the course of a year by everyone in your home (gross income, before taxes, not your take-home pay). If you find an amount of money higher than your family's annual income, you may qualify for one or more of the services listed below the table.

If this many people live in your home ...	... is the yearly income (before taxes are taken out) from ALL people in your home is less than or equal to ...?			
	A	B	C	D
1	\$19,140	\$16,748	\$14,355	\$12,920
2	\$25,660	\$22,453	\$19,245	\$17,321
3	\$32,180	\$28,158	\$24,135	\$21,722
4	\$38,700	\$33,863	\$29,025	\$26,123
5	\$45,220	\$39,568	\$33,915	\$30,524
6	\$51,740	\$45,273	\$38,805	\$34,925
7	\$58,260	\$50,978	\$43,695	\$39,326
8	\$64,780	\$56,683	\$48,585	\$43,727
Each additional person, add:	\$6,520	\$5,705	\$4,890	\$4,401

Most of the following services are available to those with family incomes lower than those in Column D, but some are available to those with incomes in Columns A, B and C, too.

- Grants to help pay for electric, gas or oil bills, including both emergency and non-emergency situations
- Financial assistance paying overdue water bills
- Up to \$500 to pay overdue energy bills if you have already received a shut-off notice
- Pay only a percentage of each heating bill
- Repairs or replacements of heating/electrical/water systems, sewer lines or roofs
- Home repairs to improve safety, security and energy efficiency (seniors only)
- Energy audits, caulking and weatherstripping, and sometimes even free energy efficient light bulbs, refrigerators or air conditioners
- Counseling on how to weatherize your home, conserve water and energy, live on a budget, and deal with your home mortgage.

**Call Germantown Settlement at 215-849-3104 to learn more about services YOU may qualify for.**