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**THE AUTHORS LEAGUE FUND EMERGENCY RESOURCE LIST**

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SECTION ONE: EMERGENCY FUNDS FOR WRITERS *AND* OTHERS IN THE ARTS

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**Actors Fund**

New York City: (800) 221-7303 • Chicago: (312) 372-0989 • Los Angeles: (888) 825-0911  
[www.actorsfund.org](http://www.actorsfund.org)

The Actors Fund provides a safety net for performing arts and entertainment professionals—those working in theater, film, television, radio, music, dance, opera, and circus. Services include emergency financial assistance, crisis intervention, and connections to local resources.

**Adolph and Esther Gottlieb Foundation**

380 West Broadway, New York, NY 10012; (212) 226-0581; [gottliebfoundation.org/emergency-grant](http://gottliebfoundation.org/emergency-grant)  
 One-time grants to painters, printmakers, and sculptors facing unforeseen catastrophic incidents.

**American Federation of Musicians: The Lester Petrillo Memorial Fund**

1501 Broadway, Suite 600, New York, NY 10036; (917) 229-0224; [afm.org/petrillo-memorial-fund](http://afm.org/petrillo-memorial-fund)  
 Modest assistance for disabled American Federation of Musicians members facing emergencies.

**American Guild of Musical Artists Relief Fund**

1430 Broadway, 14<sup>th</sup> Floor, New York, NY 10018; (800) 543-2462; [susan@musicalartists.org](mailto:susan@musicalartists.org)  
[www.musicalartists.org/membership/agma-relief-fund](http://www.musicalartists.org/membership/agma-relief-fund)

Financial assistance to members in need. Rent, utilities, medical care, and basic living expenses.

**American Guild of Variety Artists: Sick & Relief Fund, Welfare Trust Fund**

363 Seventh Avenue, 17<sup>th</sup> Floor, New York, NY 10001(212) 675-1003, x102  
 Sick & Relief Fund (emergency aid): [www.agvausa.com/sickandrelieffund.html](http://www.agvausa.com/sickandrelieffund.html); (212) 675-1003, x102  
 Welfare Trust Fund (medical coverage): [www.agvausa.com/trustfund.html](http://www.agvausa.com/trustfund.html); (212) 627-4820

**American Society of Journalists and Authors (ASJA) Writers Emergency Assistance Fund**

1501 Broadway, Suite 302, New York, NY 10036; (212) 997-0947; [www.asja.org](http://www.asja.org)  
 Aid for freelance non-fiction writers who are unable to work due to advancing age, disability, illness, or other extreme circumstances.

**Artists' Fellowship, Inc.**

Salmagundi Club, 47 Fifth Avenue, New York, NY 10003; (212) 255-7740, x216;  
[info@artistsfellowship.org](mailto:info@artistsfellowship.org); [www.artistsfellowship.com/financial.html](http://www.artistsfellowship.com/financial.html)

Aid for fine artists and families in times of sickness, natural disaster, or other unexpected hardship.

**Authors League Fund**

155 Water Street, #206, Brooklyn, NY 11201; (212) 268-1208 (voicemail); [www.authorsleaguefund.org](http://www.authorsleaguefund.org)  
 Emergency assistance for book authors, poets, journalists, and dramatists facing unexpected hardship.  
 Visit the website or email [staff@authorsleaguefund.org](mailto:staff@authorsleaguefund.org) for eligibility requirements and the application.

**Behind the Scenes**

630 Ninth Avenue, Suite 609, New York, NY 10036; (212) 244-1421; [www.behindthescenescharity.org](http://www.behindthescenescharity.org)

Financial support to entertainment technology industry professionals who are seriously ill or injured, or to their surviving family members. Help with basic living costs, medical expenses, transportation, funeral expenses, and mental health and addiction counseling. Applicants must have earned a living for at least five years in the entertainment technology industry (U.S. and Canada residents only).

**Blues Foundation: The HART Fund**

421 South Main, Memphis, TN 38103; (901) 527-2583, x13; [elizabeth@blues.org](mailto:elizabeth@blues.org); [www.blues.org/hart](http://www.blues.org/hart)  
Aid for blues musicians (and their families) in financial need due to health concerns. Provides for acute, chronic, and preventive medical and dental care, and funeral and burial expenses.

**Broadcasters' Foundation of America**

125 West 55<sup>th</sup> Street, 3<sup>rd</sup> Floor, New York, NY 10019; (212) 373-8250; [info@thebfoa.org](mailto:info@thebfoa.org)  
[broadcastersfoundation.org/how-we-help](http://broadcastersfoundation.org/how-we-help)

Monthly grants to broadcasters who are unable to work due to an illness, accident, advanced age, or other misfortune. One-time grants to broadcasters who need help after a natural disaster.

**Carnegie Fund for Authors**

PO Box 409, Lenox Hill Station, New York, NY 10021; [www.carnegiefundforauthors.org](http://www.carnegiefundforauthors.org)

Grants to American authors in need of funds because of illness or other urgent need, such as fire, flood, hurricane, etc. Visit the website for eligibility requirements and the application form. No email; click the "Contact Us" tab on the website to send a message to the organization.

**Craft Emergency Relief Fund and Artists' Emergency Resources**

PO Box 838, Montpelier, VT 05601; (802) 229-2306; [www.cerfplus.org](http://www.cerfplus.org)

CERF+ provides emergency relief to artists working in craft disciplines after career-threatening emergencies. Provides emergency preparedness and recovery resources for all artists.

**Directors Guild Foundation**

7920 Sunset Blvd., Los Angeles, CA 90046; (310) 289-2037; [dga.org/Resources/DGA-Foundation.aspx](http://dga.org/Resources/DGA-Foundation.aspx)

Provides short-term, interest-free loans to DGA members between jobs.

**Dramatists Guild Foundation (formerly Dramatists Guild Fund)**

356 West 40<sup>th</sup> Street, 2<sup>nd</sup> Floor, New York, NY 10018; (212) 391-8384; <https://dgf.org>

Assists playwrights, composers, lyricists, and bookwriters with emergency grants and other resources. (Note: "Bookwriters" refers to the writer of a musical's book, not book authors.)

**Episcopal Actors' Guild – New York City**

1 East 29<sup>th</sup> Street, New York, NY 10016; (212) 685-2927; [www.actorsguild.org](http://www.actorsguild.org)

Financial assistance to New York performers "of all faiths, and none." Primary focus: theatre performers who perform live onstage before a live audience. Detailed eligibility requirements are listed at [www.actorsguild.org/eligibility-for-eags-services.html](http://www.actorsguild.org/eligibility-for-eags-services.html). For New York City residents only. All performers who receive assistance also leave with a bag of groceries from the Actors Pantry.

**Foundation for Contemporary Arts**

820 Greenwich Street, New York, NY 10014; (212) 807-7077; [info@contemporary-arts.org](mailto:info@contemporary-arts.org)  
[www.foundationforcontemporaryarts.org/grants/emergency-grants](http://www.foundationforcontemporaryarts.org/grants/emergency-grants)

Emergency grants for artists who have unanticipated opportunities to present their work to the public and insufficient time to seek other sources of funding; or who incur unexpected expenses for projects close to completion with committed exhibition or performance dates.

**Gospel Music Trust Fund**

PO Box 932, Brentwood, TN 37024; (615) 969-2781; [www.gospelmusictrustfund.org](http://www.gospelmusictrustfund.org)

Financial assistance following an emergency, catastrophe, or severe illness to individuals who have derived a substantial portion of their income from the field of gospel music. Must have five years of full-time employment in the Gospel/Christian music field. Assistance is paid to the applicant's creditors.

**Grand Ole Opry: Opry Trust Fund**

2804 Opryland Drive, Nashville, TN 37214; (615) 316-6174; [www.opry.com/trustfund](http://www.opry.com/trustfund)

Emergency assistance for individuals who are/have been employed full-time in a facet of the country music industry (i.e. performer, songwriter, publisher, radio, session musician).

**The Haven Foundation**

PO Box 128, Brewer, ME 04412; (207) 945-6715; [www.thehavenfdn.org](http://www.thehavenfdn.org)

Temporary support for established freelance artists, writers, and other members of the arts and art production communities who have suffered disabilities or experienced a career-threatening illness, accident, natural disaster, or personal catastrophe.

**Jazz Foundation of America**

322 West 48<sup>th</sup> Street, 6<sup>th</sup> Floor, New York, NY 10036; (212) 245-3999; [info@jazzfoundation.org](mailto:info@jazzfoundation.org)  
[jazzfoundation.org/what-we-do/housing-and-emergency-assistance](http://jazzfoundation.org/what-we-do/housing-and-emergency-assistance)

Provides help with rent, utilities, groceries, instrument repair, elder home visits and phone calls, medical bills. Supports a network of doctors and dentists who provide care to uninsured musicians.

**Joan Mitchell Foundation**

[joanmitchellfoundation.org/artist-programs/artist-grants/emergency](http://joanmitchellfoundation.org/artist-programs/artist-grants/emergency)

Emergency support to visual artists (painting, sculpture, drawing) who have suffered significant losses after natural or man-made disasters.

**Mayer Foundation – New York City**

300 East 74<sup>th</sup> St., Suite 35A, New York, NY 10021; [foundationcenter.org/grantmaker/mayer/about.html](http://foundationcenter.org/grantmaker/mayer/about.html)

Relief grants to needy individuals in New York City who are distressed or suffering due to poverty, low income, or lack of financial resources, including due to natural or civil disasters, temporary impoverishment, loss of employment, death or incapacity of a family wage earner, or damage to home.

**Motion Picture Pioneers Assistance Fund**

1640 Marengo Street, Suite 406, Los Angeles, CA 90033; (888) 994-3863, x2390; [www.wrpioneers.org](http://www.wrpioneers.org)

Comprehensive assistance designed to meet the needs of entertainment veterans during difficult moments in their lives. Must be a current or former member of the IATSE labor union.

**Motion Picture & Television Fund**

23388 Mulholland Drive, Woodland Hills, CA 91364; (855) 760-6783; [www.mptf.com](http://www.mptf.com)

Assists workers in the motion picture and television industries with limited or no resources. Operates healthcare centers and provides career support, senior services, and retirement housing. Film and television writers may apply if they have worked 7 out of the previous 10 years, earning more than \$10,000. 51% of this work must have been CA-based. Writers Guild membership is not required.

**MusiCares Foundation: Emergency Financial Assistance Program**

Funds for music people struggling with financial, medical, or personal crises. Must have documented employment in the music industry for at least five years or credited contribution to six commercially released recordings or videos. For all inquiries, visit [www.grammy.org/musicares](http://www.grammy.org/musicares).

**Musicians Foundation, Inc.**

875 Sixth Avenue, Suite 2303, New York, NY 10001; (212) 239-9137; [www.musiciansfoundation.org](http://www.musiciansfoundation.org)  
Financial assistance to musicians in times of need, crisis, or transition.

**PEN Writers Emergency Fund**

588 Broadway, Suite 303, New York, NY 10012; (212) 334-1660; [pen.org/writers-emergency-fund](http://pen.org/writers-emergency-fund)  
Assistance for published writers in need. PEN also maintains list of resources for writers, including Crisis Advice, Health Insurance, Government Programs, and Emergency Shelter & Food Provisions.

**Poets in Need**

PO Box 5411, Berkeley, CA 94705; [www.poetsinneed.org](http://www.poetsinneed.org)  
Emergency assistance for poets with an established presence in the literary community.

**Pollock-Krasner Foundation**

863 Park Avenue, New York, NY 10075; (212) 517-5400; [grantapplication@pkf.org](mailto:grantapplication@pkf.org); [www.pkf.org](http://www.pkf.org)  
Emergency aid for visual artists: painters, sculptors, and those working on paper, including printmakers.

**RESCU Foundation – Renaissance Entertainers Services and Crafters United**

2206 North Main Street, #223, Wheaton, IL 60187; (800) 374-9215; [rescufoundation.org](http://rescufoundation.org)  
Financial assistance for participants of Renaissance Faires, historical performances, and other artistic events, along with advocacy, education, and preventative programs.

**Rhythm & Blues Foundation**

5 Penn Plaza, New York, NY 10001; (877) 772-1514; [www.rhythmblues.org/support.php](http://www.rhythmblues.org/support.php)  
Financial aid for R&B musicians experiencing financial hardship.

**Rory Peck Trust**

[rorypecktrust.org](http://rorypecktrust.org); [assistance@rorypecktrust.org](mailto:assistance@rorypecktrust.org)  
Among other resources, the Rory Peck Trust provides assistance grants to journalists who have been threatened, injured, or forced into hiding or exile, and to the families of journalists who have been killed.

**Science Fiction & Fantasy Writers of America: Emergency Medical and Legal Fund**

1436 Altamont Avenue, PMB 292, Schenectady, NY 12303; [www.sfwa.org](http://www.sfwa.org)  
Interest-free loans to members facing unexpected medical expenses. Some assistance available to authors who must take a writing-related dispute to court.

**Screen Actors Guild Foundation Assistance Programs**

(323) 549-6773; [sagfoundation.org/assistance/emergency-assistance](http://sagfoundation.org/assistance/emergency-assistance)  
Provides financial assistance to eligible SAG-AFTRA members and their families for basic expenses, including but not limited to rent, utilities, and car insurance.

**Society of Singers**

26500 West Agoura Road, Calabasas, CA 91302; (818) 995-7100, x104; [www.singers.org/programs](http://www.singers.org/programs)  
Emergency assistance for professional singers. Help with basic needs, including food, shelter, utilities, transportation, and medical/dental expenses. Grants are paid directly to creditors.

**Songwriters Guild Foundation**

5120 Virginia Way, Suite C22, Brentwood, TN 37027; (800) 524-6742  
[www.songwritersguildfoundation.com](http://www.songwritersguildfoundation.com); [sgafoundation@mindspring.com](mailto:sgafoundation@mindspring.com)  
Emergency assistance for songwriters and widow(er)s of songwriters.

**Sustainable Arts Foundation**

1032 Irving Street, #609, San Francisco, CA 94122; [www.sustainableartsfoundation.org](http://www.sustainableartsfoundation.org)  
 Provides grants of \$6,000 and \$2,000 to artists and writers with families.

**Sweet Relief Musicians Fund**

2601 East Chapman Avenue, Suite 204, Fullerton, CA 92831; (888) 955-7880; [www.sweetrelief.org](http://www.sweetrelief.org)  
 Financial assistance to all types of career musicians who are struggling to make ends meet while facing illness, disability, or age-related problems.

**Will Rogers Motion Picture Pioneers Foundation: Pioneers Assistance Fund**

10045 Riverside Drive, 3<sup>rd</sup> Floor, Toluca Lake, CA 91602; (888) 994-3863, x6003;  
[socialservices@wrmail.org](mailto:socialservices@wrmail.org); [www.wrpioneers.org](http://www.wrpioneers.org)

The Pioneers Assistance Fund serves members of the motion picture entertainment industry (exhibition, distribution and trade services) during an illness, injury, or life-changing event.

**Writers Guild of America West**

7000 West 3<sup>rd</sup> Street, Los Angeles, CA 90048; (323) 782-4568; [www.wga.org](http://www.wga.org)  
 WGAW provides emergency loans for members.

## SECTION TWO: REGIONAL FUNDS FOR WRITERS

**Ad Relief of Greater Los Angeles**

11700 National Blvd., Suite L #125, Los Angeles, CA 90064; [NicoleL@adrelief.org](mailto:NicoleL@adrelief.org); [www.aief.org](http://www.aief.org)  
 Emergency aid for LA-area employees of the advertising, promotions, and communications industries.

**Artist Trust**

1835 12th Avenue, Seattle, WA 98122; (206) 467-8734, x9; [www.artisttrust.org](http://www.artisttrust.org)  
 Supports Washington artists in all disciplines with financial aid project grants and fellowships.

**Clayton Memorial Medical Fund – Pacific Northwest**

c/o OSFCI, PO Box 5703, Portland, OR 97228; ClaytonFund@sff.net; [www.osfci.org/clayton](http://www.osfci.org/clayton)  
 Helps professional science fiction, fantasy, horror, and mystery writers living in the Pacific Northwest states of Oregon, Washington, Idaho, and Alaska deal with the financial burden of medical expenses.

**Music Maker Relief Foundation: Musician Sustenance Program**

PO Box 1358, Hillsborough, NC 27278; (919) 643-2456; [info@musicmaker.org](mailto:info@musicmaker.org); [www.musicmaker.org](http://www.musicmaker.org)  
 Founded to preserve the musical traditions of the South by directly supporting the musicians who make it, the Music Maker Relief Foundation provides traditional Southern blues, gospel, and folk musicians, particularly seniors, with emergency aid, monthly stipends, and links to other resources.

**Springboard Emergency Relief Fund – Minnesota**

308 Prince Street, Suite 270, St. Paul, MN 55101; (651) 292-4381;  
[springboardforthearts.org/health/emergency-relief-fund](http://springboardforthearts.org/health/emergency-relief-fund)

Assistance for artists living in MN to cover an unpaid, unexpected bill directly resulting from a catastrophic, career-threatening event, such as theft, fire, flood, or a health emergency.

**Writers' Trust of Canada Woodcock Fund**

200-90 Richmond Street East, Toronto, ON M5C 1P1; [writerstrust.com/programs/financial-grant.aspx](http://writerstrust.com/programs/financial-grant.aspx)

Emergency funding for professional Canadian writers in mid-project who are facing an unforeseen financial need that threatens the completion of their book.

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### SECTION THREE: CRISIS ADVICE

DENTAL, FINANCIAL, HEALTH INSURANCE & MEDICAL AID,  
HOUSING, LEGAL, NUTRITIONAL, SENIOR SERVICES, VICTIM PROTECTION

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**NOTE: Some organizations apply solely to New York residents, but your state may have similar programs. Contact your state's Health & Human Services Department for regional resources.**

#### **2-1-1 – Nationwide**

United Way Worldwide runs 2-1-1, a free and confidential telephone helpline connecting people to food programs; housing and utility assistance; emergency/disaster relief; education and employment opportunities; veteran services; healthcare; regional community dental clinics; addiction prevention and rehab; reentry for ex-offenders; mental illness or special needs support groups; and a path out of domestic abuse. Visit [www.211.org](http://www.211.org) or dial 2-1-1.

#### **3-1-1 – New York City**

Dial 3-1-1 for information about Health, Housing, and Social Services programs in NYC. E.g., if you are facing homelessness, call 3-1-1 for information on Rental Arrears Grants, Family Eviction Prevention Services, the Homeless Prevention Fund, Free Anti-Eviction Legal Services, and foreclosure prevention.

#### **AARP Foundation**

AARP Foundation manages a directory of free or reduced cost services at [local.aarpfoundation.org](http://local.aarpfoundation.org). For more information about the AARP Foundation's economic resources for individuals over the age of 50, visit [www.aarp.org/aarp-foundation/our-work/income](http://www.aarp.org/aarp-foundation/our-work/income) or call (800) 775-6776.

#### **Administration for Community Living**

ACL aims to maximize the independence, well-being, and health of older adults, people with disabilities across the lifespan, and their families/caregivers. Visit [www.acl.gov/programs](http://www.acl.gov/programs) or call (202) 401-4634 for resources on employment, financial support, illnesses and injuries, retirement planning, and more.

#### **Aid for AIDS International**

Aid for AIDS (AFA) operates the largest HIV Medicine Recycling Program in the world and connects individuals to treatment planning and resource management. (212) 337-8043; [www.aidforaids.org](http://www.aidforaids.org)

#### **Air Care Alliance**

Air Care Alliance maintains a directory of organizations that assist with medical transport as well as non-transport missions, such as search and rescue, flights for veterans, and emergency preparedness. [www.aircarealliance.org](http://www.aircarealliance.org); [mail@aircarealliance.org](mailto:mail@aircarealliance.org)

#### **Alliance for Housing and Healing**

For people with HIV/AIDS in Los Angeles County. The Alliance runs housing programs and provides financial assistance for rent, utilities, groceries, and medication. (323) 344-4888; [alliancehh.org](http://alliancehh.org)

### **Alzheimer's Association**

The Alzheimer's Association has information about programs, support groups, and educational workshops across the U.S.: [www.alz.org](http://www.alz.org). They also run a 24/7 helpline serving people with memory loss, caregivers, health care professionals, and the public: (800) 272-3900. Call the helpline day or night with questions about medications and treatment; legal, financial, and living arrangement decisions; crisis assistance; and referrals to local community programs and ongoing support.

### **American Red Cross**

Local branches maintain directories of medical clinics, food pantries, senior services, transportation to hospitals, homeless shelters, transitional housing, and much more. [www.redcross.org](http://www.redcross.org)

### **American's Second Harvest**

Distributes nutritious, high-quality food to people who cannot afford to buy groceries. Visit [www.secondharvest.org/get\\_help](http://www.secondharvest.org/get_help) or call (800) 771-2303 to find food assistance across the country.

### **ArtHome**

ArtHome helps artists build assets and equity through financial literacy, homeownership, self-sufficiency, and the responsible use of credit. ArtHome operates in New York, Minnesota, and Cleveland, and provides a handbook for artists across the country. [www.arthome.org](http://www.arthome.org); (718) 412-8515

### **Artists at Risk Connection (ARC)**

ARC aims to improve access to resources for artists at risk, serving all disciplines: writers, visual artists, musicians, filmmakers, performance artists, and others who produce significant creative output in any medium. Their website directory lists more than 600 organizations catering to artists around the world, ranging from emergency aid to publishing opportunities to legal help and much more. [artistsatriskconnection.org](http://artistsatriskconnection.org)

### **Artists' Health Insurance Resource Center Directory**

The Actors Fund maintains a state-by-state directory for individuals seeking affordable health insurance, health care, and emergency aid: [www.ahirc.org](http://www.ahirc.org). They maintain a resource list for arts and entertainment professionals covering Careers & Jobs, Children, Emergencies, Financial & Legal Services, and Health & Human Services: [www.actorsfund.org/services-and-programs/resources](http://www.actorsfund.org/services-and-programs/resources)

The Actors Fund also runs the **Friedman Health Center for the Performing Arts**, offering free health care to uninsured entertainment industry professionals. 729 Seventh Avenue, 12<sup>th</sup> Floor, New York, NY 10019; (212) 489-1939. [actorsfund.org/services-and-programs/friedman-health-center-performing-arts](http://actorsfund.org/services-and-programs/friedman-health-center-performing-arts)

### **Avant-Garde Lawyers**

<https://avantgardelawyers.org>

This newly formed organization has established an International Network of Pro Bono Lawyers with a mission of connecting at-risk and/or low-income artists with legal support. In addition to providing pro bono representation, there will be a Legal Protection Fund to cover court fees and others expenses.

### **Bankruptcy & Debt Management**

#### NYC

LawHelp/NY: [www.lawhelpny.org](http://www.lawhelpny.org)

Bankruptcy Assistance Project: [www.legalservicesnyc.org](http://www.legalservicesnyc.org); (646) 442-3630

#### NATIONWIDE

-Department of Justice's U.S. Trustee Program:

- Approved credit counseling agencies: [justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)
- Bankruptcy Information Sheet: [justice.gov/ust/eo/ust\\_org/bky-info/docs/bky-info\\_english.pdf](http://justice.gov/ust/eo/ust_org/bky-info/docs/bky-info_english.pdf)

-FTC Consumer Information Department on Choosing a Credit Counselor:

[www.consumer.ftc.gov/articles/0153-choosing-credit-counselor](http://www.consumer.ftc.gov/articles/0153-choosing-credit-counselor)

-Better Business Bureau video on Choosing a Credit Counseling Agency: [www.bbb.org/council/news-events/videos/2013/09/how-to-choose-a-credit-counseling-agency](http://www.bbb.org/council/news-events/videos/2013/09/how-to-choose-a-credit-counseling-agency)

-U.S. Courts Bankruptcy Basics: [www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx](http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyBasics.aspx)

### **BenefitsCheckUp.com**

Managed by the National Coalition on Aging, this tool is available to individuals of all ages. Find out what benefits might be available to you: [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org).

### **Burial Assistance – New York**

The Volunteers of Legal Service, Inc. has “A Guide to Burial Assistance for New Yorkers in Need”: [www.volspbono.org/sites/default/files/pdf/vols-burial-guide.pdf](http://www.volspbono.org/sites/default/files/pdf/vols-burial-guide.pdf). New York City provides low-income residents with up to \$900 in financial assistance to meet funeral expenses of no more than \$1,700: call 3-1-1 or visit [www1.nyc.gov/nyc-resources/service/1284/burial-financial-assistance](http://www1.nyc.gov/nyc-resources/service/1284/burial-financial-assistance).

### **CancerCare**

CancerCare provides free support services to help manage the emotional, practical and financial challenges of cancer. Counseling, education, and financial assistance: [www.cancercare.org](http://www.cancercare.org); 800-813-4673. CancerCare also manages a searchable database of organizations offering financial and practical help: [www.cancercare.org/helpinghand](http://www.cancercare.org/helpinghand)

### **Cancer Support Community**

A global network of 175 locations delivering free support services to patients and families. CSC also administers a toll-free Cancer Support Community Helpline: (888) 793-9355, Monday-Friday, 9 a.m.-9 p.m. EST. [www.cancersupportcommunity.org](http://www.cancersupportcommunity.org), [help@cancersupportcommunity.org](mailto:help@cancersupportcommunity.org)

### **City Harvest/FoodHelp.nyc – New York City**

For New Yorkers in need of food or grocery assistance. Visit [FoodHelp.nyc](http://FoodHelp.nyc) or call 3-1-1 to apply for food today and grocery assistance going forward. Site includes a map of food pantries across NYC.

### **Common Ground – New York Region**

Aaffordable housing and programs for homeless and other vulnerable New Yorkers, operating thousands of units of affordable permanent and transitional housing in the northeastern U.S. [www.commonground.org](http://www.commonground.org); (212) 389-9300

### **Community Dental Health Coordinators**

The American Dental Association's Community Dental Health Coordinator (CDHC) program provides dental care to underserved rural, urban and Native American communities in Arizona, California, Colorado, Florida, Illinois, Michigan, Minnesota, Missouri, Montana, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Vermont, Virginia, Washington, and Wisconsin. Contact your state's Health & Human Services department for CDHCs in your region.

### **Consumer Directed Personal Assistance Program (CDPAP) – New York**

CDPAP gives chronically ill or physically disabled individuals freedom in choosing their caregivers, allowing a family member or friend to be paid for caretaking work. This program is based in New York.

For information, visit [www.health.ny.gov/health\\_care/medicaid/program/longterm/cdpap.htm](http://www.health.ny.gov/health_care/medicaid/program/longterm/cdpap.htm). To enroll, visit [freedomcareny.com](http://freedomcareny.com) or call (718) 701-8453.

### **Dental Lifeline Network**

Provides access to dental care to people who cannot afford it *and* 1) have a permanent disability *or* 2) are age 65 or older *or* 3) who are medically fragile. Find your state's program at [dentallifeline.org/our-state-programs](http://dentallifeline.org/our-state-programs) or call (303) 534-5360.

### **Educational Alliance – New York City**

The Educational Alliance serves New Yorkers from all walks of life. Programs for older adults include free breakfast and lunch programs and assistance maintaining a healthy lifestyle, including health screenings. They also have two federally subsidized senior residences. EA also provides emergency kosher meals, counseling, and other support services to isolated, poor, homeless, and mentally ill Jews in New York City. [www.edalliance.org](http://www.edalliance.org); (212) 780-2300.

### **Eldercare Locator, Department of Health & Human Services**

The U.S. Administration on Aging manages Eldercare Locator, a directory of services for older adults and their families. Directory topics include Alzheimer's Disease, Caregivers, Financial Assistance, Food & Nutrition, Health Insurance, Housing Options, In-Home Services, Legal Assistance, Long Term Care, Transportation, and others. [www.eldercare.gov](http://www.eldercare.gov); (800) 677-1116.

A similar resource is [www.eldercaredirectory.org](http://www.eldercaredirectory.org), which also includes links to each state's Department of Aging (or equivalent) at [www.eldercaredirectory.org/state-resources.htm](http://www.eldercaredirectory.org/state-resources.htm).

Local senior centers can also be found at [nfesh.org/our-somebodies/](http://nfesh.org/our-somebodies/)

### **Family Caregiver Alliance**

FCA addresses the needs of families and friends providing long-term care for loved ones. Visit [Caregiver.org](http://Caregiver.org) for education programs, state-by-state support services, support group listings, and more. FCA is a national organization that also operates a resource center in the six-county San Francisco Bay Area. (800) 445-8106; [info@caregiver.org](mailto:info@caregiver.org)

We strongly encourage caregivers to visit FCA's Frequently Asked Questions page, which has information about compensation, taking time off work, assisted living facilities, and more: [www.caregiver.org/frequently-asked-questions](http://www.caregiver.org/frequently-asked-questions).

### **Federal Emergency Management Agency (FEMA)**

FEMA's Individuals and Households Program (IHP) helps people in a disaster area with losses not covered by insurance and property that has been damaged or destroyed. Types of assistance: temporary housing, repair, replacement; permanent/semi-permanent housing construction; funds for necessary expenses and serious needs caused by the disaster, including medical, dental, funeral, personal property, transportation, moving and storage, and more. Visit [www.disasterassistance.gov](http://www.disasterassistance.gov) to apply online. Visit [www.fema.gov/emergency-management-agencies](http://www.fema.gov/emergency-management-agencies) to find your state's agency location(s).

### **Federal Employee Education & Assistance Fund (FEEA)**

FEEA provides no-interest loans for federal employees who have had an unforeseen emergency. Examples include, but are not limited to: family breakup, critical illness in the employee's immediate family, spouse's unemployment. [www.feea.org/programs/emergency-assistance](http://www.feea.org/programs/emergency-assistance)

### **Feeding America**

Feeding America is the nation's largest domestic hunger-relief organization, with a network of 200 food banks across the country. Find your local food bank for help today at [www.feedingamerica.org/find-your-local-foodbank/](http://www.feedingamerica.org/find-your-local-foodbank/) or call (800) 771-230.

### **Final Farewell**

Final Farewell provides financial assistance and guidance to grieving families from all religions and backgrounds so they may provide an affordable and decent funeral for their child. Ninety percent of their support goes to families in the greater Philadelphia area, but they also assisted people elsewhere in the US. [www.finalfarewell.org](http://www.finalfarewell.org); (215) 870-8110; [p\\_quinn@finalfarewell.org](mailto:p_quinn@finalfarewell.org).

### **Friendship Line – Institute on Aging**

California's Institute on Aging runs a 24-hour toll-free Friendship Line, the only accredited crisis line in the country for people aged 60 years and older, and adults living with disabilities. The Institute also makes outreach calls to lonely, depressed, isolated, frail and/or suicidal older adults. At any time of day or night, call (800) 971-0016, regardless of your location in the U.S. For those in the Bay Area, Institute on Aging offers many other resources, including Home Care & Support, Psychology & Counseling, Health Services, Education & Training, and more. [www.ioaging.org](http://www.ioaging.org); (415) 750-4111

### **God's Love We Deliver – New York & New Jersey**

Nutritious, high-quality meals delivered to men, women, and children living with HIV/AIDS, cancer, Alzheimer's disease, and other serious illnesses. Also provides illness-specific nutrition education and counseling to clients, families, and care providers. All services provided free of charge without regard to income. Locations: all five boroughs in New York City, Westchester and Nassau Counties in New York, and Hudson County in New Jersey. [www.glwd.org](http://www.glwd.org); [clientservices@glwd.org](mailto:clientservices@glwd.org); (800) 747-2023

### **Good Days**

Good Days helps pay prohibitively costly co-pays for those with life-altering conditions. In some cases, additional financial assistance is provided for health insurance premiums and treatment-related travel expenses. Good Days also provides emotional support over the phone and by connecting patients and families to disease-specific resources. [www.mygooddays.org](http://www.mygooddays.org); [info@mygooddays.org](mailto:info@mygooddays.org); (877) 968-7233

### **Home Affordable Refinance Program (HARP) – Applications accepted until December 2018**

HARP was created by the Federal Housing Finance Agency to help homeowners who are current on their mortgage payments, but have little to no equity in their homes, refinance their mortgage—that is, homeowners who owe as much or more than their homes are currently worth. If you got your mortgage loan at a bank, credit union, or mortgage company, it may be owned by Fannie Mae or Freddie Mac. If so, you could qualify for HARP refinancing, resulting in a lower interest rate and other favorable terms.

Determine your eligibility at [harp.gov/Eligibility](http://harp.gov/Eligibility). If you have been turned down in the past, you might qualify under the expanded program. For questions, visit [harp.gov](http://harp.gov), call (202) 649-3811, or email [FHFAinfo@FHFA.gov](mailto:FHFAinfo@FHFA.gov). The program has been extended through the end of 2018.

### **Health Resources & Services Administration**

Find a health center offering care regardless of ability to pay or lack of insurance. Centers provide primary care including, but not limited to, lab tests, X-rays, immunizations, obstetrician/gynecologist treatment, emergency and after-hours care, and more. Some centers provide dental, mental health and substance abuse care. Find your local clinic at [findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov) or call (877) 974-2742.

### **HealthWell Foundation**

HealthWell Foundation assists with copays, premiums, deductibles and out-of-pocket expenses, including travel costs. There is a particular focus on chronic and life-altering illnesses.

[www.healthwellfoundation.org](http://www.healthwellfoundation.org); [grants@healthwellfoundation.org](mailto:grants@healthwellfoundation.org); (800) 675-8416

### **Homebase – New York City**

Help for families and individuals in NYC who are facing homelessness, including assistance finding long-term housing stability. Call 3-1-1 and ask to be connected to your local Homebase office, or visit

[www.nyc.gov/html/dhs/html/prevention/homebase.shtml](http://www.nyc.gov/html/dhs/html/prevention/homebase.shtml).

### **HUD.gov – Housing Counseling for Senior Citizens**

HUD connects individuals of all ages to approved housing counselors, searchable by state at

[www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). HUD also offers a range of assistance to senior citizens and those with disabilities, including how to stay in your home and seek new housing. Call (202) 708-1112 or visit [portal.hud.gov/hudportal/HUD?src=/topics/information\\_for\\_senior\\_citizens](http://portal.hud.gov/hudportal/HUD?src=/topics/information_for_senior_citizens).

### **iCAN – Crime Victims Assistance Network Foundation**

iCAN helps victims of violent crimes with: referrals to assistance programs and support groups, help compiling impact statements for parole or sentencing hearings, victim/survivor preparation for speaking at parole hearings, accompaniment to court proceedings and parole hearings, and more. Also provides links to other organizations: Crime Victims Action Alliance, Identity Theft Resource Center, National Center for Victims of Crime, National Crime Victim Law Institute, National Organization for Victim Assistance, and the U.S. Department of Justice Office for Victims of Crime. [www.ican-foundation.org](http://www.ican-foundation.org)

### **Independent Living Research Utilization (ILRU)**

ILRU manages a directory of Centers for Independent Living (CIL), nonresidential private non-profit agencies designed and operated by individuals with disabilities, which provide an array of independent living services. Search for CILs at [www.ilru.org/projects/cil-net/cil-center-and-association-directory](http://www.ilru.org/projects/cil-net/cil-center-and-association-directory).

### **LawHelp/NY**

Provides low-income New Yorkers access to information about free legal services; legal rights and the court system; and related advocacy, government, and social services organizations. Issues include Disaster Recover & Relief, Family & Juvenile, Housing, Immigration/Immigrants, Public Benefits, Consumer, Veterans & Military, Seniors, and Workers Rights. [www.lawhelpny.org](http://www.lawhelpny.org)

### **Legal Aid Society of New York**

Provides legal aid to the underprivileged in New York City, with several offices located throughout the city. Civil, criminal, and juvenile interests are represented. [www.legal-aid.org](http://www.legal-aid.org)

### **Legal Services Corporation**

Financial support for civil legal aid to low-income persons. Visit [www.lsc.gov/find-legal-aid](http://www.lsc.gov/find-legal-aid) to find your local legal aid organization. Visit [www.lsc.gov/our-grant-programs](http://www.lsc.gov/our-grant-programs) to search for grants for legal support, including for cases resulting from natural disasters, cases brought by veterans, and more.

### **LiveOn NY**

LiveOn NY is an advocacy and membership organization protecting the rights of older New Yorkers. Services include running The Marketplace, a database of products and services available at discounted rates, and assistance with securing available benefits. [www.liveon-ny.org](http://www.liveon-ny.org); (212) 398-6565.

**MANNA: Metropolitan Area Neighborhood Nutrition Alliance – Pennsylvania and New Jersey**  
 Nutritious, medically-appropriate meals delivered to people facing life-threatening illness such as cancer, renal disease, and HIV/AIDs. Available in the Greater Philadelphia area and Southern New Jersey. Meals and counseling provided free of charge. Apply [at www.mannapa.org/apply-for-manna-meals/](http://www.mannapa.org/apply-for-manna-meals/) or call (215) 496-2662 or email [mzang@mannapa.org](mailto:mzang@mannapa.org).

MANNA is an example of a regional meal-delivery program. Another example is the Ceres Project in Northern California: [www.ceresproject.org/ClientPages/HealingMeals.html](http://www.ceresproject.org/ClientPages/HealingMeals.html). We encourage you to research local programs, which exist throughout the United States.

### **Meals on Wheels**

Delivers meals to seniors who are unable to purchase or prepare their own meals. Visit [www.mowaa.org](http://www.mowaa.org) and click on “Find a Meal” to locate services by zip code, or call (888) 998-6325.

### **Mercy Housing**

A national nonprofit and one of the nation’s largest affordable housing organizations. Provides a wide range of affordable, low-income apartment rental opportunities in more than 20 states. Housing available for families, seniors, and people with special needs, including those with developmental disabilities, HIV/AIDS, formerly homeless individuals, and Veterans. Call (866) 338-0557 or visit [www.mercyhousing.org/how-to-apply](http://www.mercyhousing.org/how-to-apply) to connect with your local leasing office.

### **Mission of Mercy – Arizona, Maryland/Pennsylvania, Virginia**

Provides free healthcare, dental care, and prescription medications to the uninsured and underinsured. Patients need not prove their poverty or residency.

*Arizona:* [www.amissionofmercy.org/arizona](http://www.amissionofmercy.org/arizona); (602) 861-2233; [pcarvalho@amissionofmercy.org](mailto:pcarvalho@amissionofmercy.org)

*Maryland/Pennsylvania:* [www.amissionofmercy.org/maryland-pennsylvania](http://www.amissionofmercy.org/maryland-pennsylvania); (301) 682-5683 (no email)

*Texas:* [www.amissionofmercy.org/texas](http://www.amissionofmercy.org/texas); (361) 883-5500; [sbowers@amissionofmercy.org](mailto:sbowers@amissionofmercy.org)

### **National Association of Free & Charitable Clinics – Medical and Dental**

There are approximately 1,400 free and charitable clinics and pharmacies throughout the nation. These clinics receive little to no state or federal funding, do not receive HRSA 330 funds, and are not Federally Qualified Health Centers or Rural Health Centers. Clinics provide a range of medical, dental, pharmacy, vision and/or behavioral health services to economically disadvantaged individuals. Services are limited to individuals who are uninsured, underinsured, and/or have limited access to health care. Search for local clinics at [www.nafcclinics.org/find-clinic](http://www.nafcclinics.org/find-clinic) or call (703) 647-7427.

### **National Coalition for the Homeless**

The National Coalition for the Homeless aims to prevent and end homelessness while ensuring the immediate needs of those experiencing homelessness are met and their civil rights protected. Their website includes a national directory of homeless/housing programs and information about health care for the homeless. [nationalhomeless.org](http://nationalhomeless.org); [nationalhomeless.org/references/need-help](http://nationalhomeless.org/references/need-help)

### **National Council on Aging (NCOA)**

Free resources for seniors and others: “BenefitsCheckUp,” to ensure you are accessing all available benefits; “EconomicCheckUp,” to manage your money and find work; “My Medicare Matters,” to maximize your Medicare benefits; and “Building Better Caregivers,” for veterans and their caregivers. Visit [NCOA.org](http://NCOA.org) or call (571) 527-3900.

### **National Domestic Violence Hotline**

24-hour crisis intervention, information, and referrals to victims of domestic violence—as well as perpetrators, friends, and families. Access to more than 4,000 shelters and domestic violence programs across the United States and territories. Toll-free, confidential, anonymous, and in more than 170 different languages. [www.thehotline.org](http://www.thehotline.org); (800) 799-SAFE (7233); TTY: (800) 787-3224

### **National Hunger Hotline**

The National Hunger Hotline, run by the National Hunger Clearinghouse, refers people across the U.S. to food pantries, soup kitchens, and government programs. Call (866) 348-6479 or visit [www.whyhunger.org/findfood](http://www.whyhunger.org/findfood) to search the directory. The website also features an extensive list of governmental food programs beyond SNAP.

### **NeedyMeds**

This national non-profit aggregates information to help people locate assistance programs for paying for medications and other healthcare costs. Click on “Patient Savings” to learn about prescription assistance, clinics, coupons and rebates, medical transportation, government programs, and diagnosis-specific information. [www.needymeds.org](http://www.needymeds.org); (800) 503-6897

### **Neighborhood Assistance Corporation of America (NACA)**

If you cannot afford your monthly mortgage payments or your ARM has skyrocketed, NACA will help you keep your home. Call (801) 401-6222 to begin the process with a Home Save Advocate. NACA also provides affordable mortgages and, once someone is a mortgage holder, renovation assistance and foreclosure prevention. [www.naca.com/home-save](http://www.naca.com/home-save)

### **New York Foundation for the Arts (NYFA)**

[NYFA.org](http://NYFA.org) provides support to artists throughout the United States for: Fiscal Sponsorship, Online Resources, Learning/Professional Development, Awards & Cash Grants. Links to contests, awards, grants, housing, workspaces, emergency help, and more. For a comprehensive list of disaster and emergency resources: [source.nyfa.org/content/content/disasterresources/disasterresources.aspx](http://source.nyfa.org/content/content/disasterresources/disasterresources.aspx).

### **New York Mortgage Coalition (NYMC)**

A collaboration of financial institutions and community housing agencies dedicated to helping low to moderate-income families become first-time home buyers in the Greater New York area. Also provides foreclosure prevention counseling, credit repair workshops, homelessness counseling, rental counseling, emergency services, post-purchase homeownership programs and home maintenance and improvement classes. [nymc.org](http://nymc.org); (212) 742-0762

### **New York Safety Net Program – Temporary Assistance (TA)**

Temporary aid for needy men, women and children in New York. If you are unable to work, can't find a job, or your job does not pay enough, TA may be able to help you pay for your expenses. Visit [otda.ny.gov/programs/temporary-assistance](http://otda.ny.gov/programs/temporary-assistance) or call (800) 342-3009.

### **New York Times Neediest Cases Fund**

Several charities in New York City support children, families, and elders via the New York Times Neediest Cases Fund. Each organization also provides services outside of the Neediest Cases Fund and can be contacted directly. We encourage those outside of New York City to seek out local branches.

Brooklyn Community Services: [www.wearebcs.org](http://www.wearebcs.org), (718) 310-5600

Catholic Charities, Archdiocese of New York: [www.catholiccharitiesny.org](http://www.catholiccharitiesny.org), (212) 371-1000

Catholic Charities, Diocese of Brooklyn and Queens: [www.ccbq.org](http://www.ccbq.org), (718) 722-6001

The Children's Aid Society: [www.childrensaidsociety.org](http://www.childrensaidsociety.org), (212) 949-4936  
 Community Service Society of New York: [www.cssny.org](http://www.cssny.org), (212) 614-5426  
 Federation of Protestant Welfare Agencies: [www.fpwa.org](http://www.fpwa.org), (212) 777-4800  
 UJA-Federation of New York: [www.ujafedny.org](http://www.ujafedny.org), (212) 836-1486

### **NYC Well**

NYC Well provides free, confidential mental health support. Speak to a counselor via phone, text, or chat and get access to mental health and substance misuse services. Available 24/7/365, 200 languages. Visit [nycwell.cityofnewyork.us](http://nycwell.cityofnewyork.us); call (888) NYC-WELL; or text the word WELL to 65173.

### **OneCPD**

This service run by the U.S. Department of Housing and Urban Development's Office of Community Planning and Development has an easy-to-use online portal for individuals seeking HUD service. A useful resource for anyone facing homelessness; veterans in need of housing, healthcare, employment, and mental health services; homeowners in need of financial counseling; and individuals in need of assistance paying rent or finding affordable housing. [www.onecpd.info](http://www.onecpd.info)

### **Partnership for Prescription Assistance**

A free, confidential service connecting uninsured/underinsured patients to programs that provide prescription medicines for free or nearly free. Search for your medication or find a clinic at [www.pparx.org](http://www.pparx.org).

PPA also has a lengthy list of resources for help with different illnesses:  
[www.pparx.org/patient\\_assistance\\_programs/additional\\_resources](http://www.pparx.org/patient_assistance_programs/additional_resources)

For a list of Patient Assistance Programs run by the pharmaceutical companies:  
[www.pparx.org/sites/default/files/ppa\\_directory-list\\_8\\_5x11\\_v14.pdf](http://www.pparx.org/sites/default/files/ppa_directory-list_8_5x11_v14.pdf)

### **Patient Access Network (PAN) Foundation**

Helps underinsured people with life-threatening, chronic, and rare diseases get the medications and treatment they need by paying for their out-of-pocket costs. [www.panfoundation.org](http://www.panfoundation.org); (866) 316-7263

### **Patient Advocate Foundation**

Provides patients with arbitration, mediation, and negotiation to settle issues with access to care, medical debt, and job retention related to their illness. [www.patientadvocate.org](http://www.patientadvocate.org); (800) 532-5274

### **Patient Services Incorporated**

Financial assistance to eligible patients living with specific chronic illnesses: health insurance premium subsidies, pharmacy and other copayment assistance, help with Medicare Part D co-insurance, and travel assistance. <https://www.patientservicesinc.org/patients>; (800) 366-7741

### **PEN**

[PEN.org](http://PEN.org) is a useful resource for writers, with a database of grants and awards, and tools for translators and teachers. The website of PEN America's Writers' Emergency Fund (full info on page 4) includes a resource list similar to this one: [pen.org/writers-emergency-fund](http://pen.org/writers-emergency-fund).

### **Poets & Writers**

Poets & Writers maintains a calendar of Writing Contests, Grants & Awards at [www.pw.org/grants](http://www.pw.org/grants), the most trusted resource for legitimate writing contests.

### **Safe Horizon – New York City**

This non-profit aids victims of domestic violence, child abuse, sexual assault, and human trafficking. With six centers around the five boroughs and a 24-hour hotline, victims of domestic violence may receive counsel and guidance at any time. Call (800) 621-HOPE (24/7) or visit [www.safehorizon.org](http://www.safehorizon.org). Nationwide, use the National Domestic Violence Hotline: [www.thehotline.org](http://www.thehotline.org); (800) 799-SAFE.

### **Salvation Army**

Branches across the country provide counseling, daycare, senior citizen centers, Brown Bag Programs, rehabilitation, resources for families affected by HIV/AIDS, access to low-income housing and emergency financial assistance, and much more. Search for a local branch at [www.salvationarmy.org](http://www.salvationarmy.org).

### **Senior Community Service Employment Program (SCSEP)**

SCSEP is a community service and work-based training program operating across the U.S. Participants must be at least 55 years old, unemployed, and have a family income of no more than 125% of the federal poverty level.

Priority is given to veterans and qualified spouses, then to individuals who are over 65, have a disability, have low literacy skills or limited English proficiency, reside in a rural area, are homeless or at risk of homelessness, have low employment prospects, or have failed to find employment after using services through the American Job Center system.

Call (877) 872-5627 or search job listings at [www.careeronestop.org](http://www.careeronestop.org) (click on “Older Worker”).

### **Senior Corps – Corporation for National & Community Service**

Senior Corps provides opportunities for seniors to serve their communities *and* to be the beneficiaries of service from others. The Foster Grandparents and Senior Companion programs offer tax-free hourly stipends to qualified volunteers. For those seeking help from Senior Corps, the Senior Companion program assists adults who have difficulty with daily living tasks, to help them remain independent in their homes. Call (800) 492-2677 or submit a form at [questions.nationalservice.gov](http://questions.nationalservice.gov). For general information: [www.nationalservice.gov/programs/senior-corps](http://www.nationalservice.gov/programs/senior-corps)

### **Senior Environmental Employment (SEE) Program**

Opportunities for workers at least 55 years old to assist the U.S. Environmental Protection Agency (EPA) on federal, state, and local environmental projects. SEE enrollees are not employees of EPA but receive wages and benefits including paid federal holidays, health insurance, and vacation and sick leave. Visit [www.seniorserviceamerica.org/our-programs/the-senior-environmental-employment-program](http://www.seniorserviceamerica.org/our-programs/the-senior-environmental-employment-program) or call Senior Service America for guidance: (301) 578-8900.

Similarly, the Natural Resources Conservation Service Agriculture Conservation Experienced Services (NRCS-ACES) Program offers individuals 55 and older temporary paid assignments to provide technical services in support of the conservation-related programs of the U.S. Department of Agriculture (USDA). Visit [www.seniorserviceamerica.org/our-programs/the-agriculture-conservation-experienced-services-program](http://www.seniorserviceamerica.org/our-programs/the-agriculture-conservation-experienced-services-program) or call Senior Service America for guidance: (301) 578-8900.

### **Senior Planet Centers – Older Adults Technology Services**

Funded by Older Adults Technology Services (OATS), Senior Planet Centers provide free technology courses to people age 60 and up. Currently located in Manhattan and Plattsburgh, NY, and four locations in Maryland, the centers offer digital technology courses, workshops, and talks geared toward older adults. For information, visit [seniorplanet.org](http://seniorplanet.org) or call OATS at (718) 360-1707.

### **Supplemental Nutrition Assistance Program (SNAP) (Food Stamps)**

To apply for SNAP benefits, see instructions on pages 18-19 of this list. For a state-by-state directory of food banks, soup kitchens, and nutritional support, visit [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap).

### **St. George's Society of New York**

St. George's Society of New York provides charitable assistance for British people in the New York area by helping recipients pay rent, buy medication, and afford public transportation. The Society also responds to appeals for one-time emergency assistance, occasionally repatriates persons to the UK, assists others referred by the British Consulate-General, and offers free cremation and burial in three cemetery plots in the Tri-State area. [www.stgeorgessociety.org](http://www.stgeorgessociety.org)

### **Temporary Assistance for Needy Families (TANF)**

The TANF program is designed to help needy families achieve self-sufficiency. States receive block grants to design and operate their own programs. Visit [acf.hhs.gov](http://acf.hhs.gov) or your state's Health & Human Services department, or email [info.OFA@acf.hhs.gov](mailto:info.OFA@acf.hhs.gov). In New York City, eligible families may receive up to 60 months of cash assistance ([www1.nyc.gov/site/hra/help/cash-assistance.page](http://www1.nyc.gov/site/hra/help/cash-assistance.page)) as well as aid through the **New York Safety Net Program** ([otda.ny.gov/programs/temporary-assistance](http://otda.ny.gov/programs/temporary-assistance)), the latter being available to individuals in addition to families.

### **Tooth Wisdom**

Toothwisdom.org is a project of Oral Health America, a 501(c)(3) non-profit, that connects seniors and their caregivers with affordable dental clinics. Find a local clinic at [www.toothwisdom.org](http://www.toothwisdom.org) or email [info@oralhealthamerica.org](mailto:info@oralhealthamerica.org).

### **Volunteer Lawyers for the Arts *and* Volunteers of Legal Service (VOLS)**

Volunteer Lawyers for the Arts provides pro bono legal services, mediation services, and advocacy to the arts community in the New York area. [www.vlany.org](http://www.vlany.org) / New Jersey: [www.njvla.org](http://www.njvla.org). Volunteers of Legal Service provides pro bono legal services to New York City's neediest residents, assisting with eviction, government benefits, immigration issues, and more. [www.volsprobono.org](http://www.volsprobono.org)

### **Will Rogers Institute – Will Rogers Motion Picture Pioneers Foundation**

The Will Rogers Institute distributes free educational booklets on several health-related topics, including asthma, COPD, and diabetes, available for download at [www.wrinstitute.org/educational\\_booklets.aspx](http://www.wrinstitute.org/educational_booklets.aspx) or by mail by calling (877) 957-7575. [www.wrinstitute.org](http://www.wrinstitute.org)

### **Women in Need – New York City**

For more than 33 years, Win has provided safe housing, critical services, and ground-breaking programs to help homeless women and their children rebuild their lives. Resources include Housing, Child Care & Education, Life Skills, Health & Wellness, Education, Employment, and more. [Winnyc.org](http://Winnyc.org); (212) 695-4758; [info@winnyc.org](mailto:info@winnyc.org)

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## SECTION FOUR: HEALTH INSURANCE FOR WRITERS AND ARTISTS

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### **Enrollment in Marketplace Health Insurance Plans**

Enroll in a plan at [www.healthcare.gov](http://www.healthcare.gov) or through your state's exchange. Open enrollment is typically in November-December. You may have options to get covered outside of that period: Medicaid and the Children's Health Insurance Program (CHIP) *do not* have restricted enrollment periods. Others can

enroll through the year due to job or income changes, health, marital status, citizenship, and other life changes. Visit [www.healthcare.gov/screener](http://www.healthcare.gov/screener) for special enrollment questions.

### **Subsidies**

Individuals and families earning too much for Medicaid and up to four times the poverty level are eligible for tax credits, or subsidies, enabling them to purchase insurance. The Kaiser Family Foundation has developed a helpful tool to find your potential subsidy: [kff.org/interactive/subsidy-calculator](http://kff.org/interactive/subsidy-calculator)

### **Health Insurance & Trade Associations**

Prior to the passage of the ACA, we provided a list of trade associations offering health insurance plans at group rates. Most of these organizations no longer offer this benefit. **The Freelancers Union**—which is [free to join](http://www.freelancersunion.org)—still offers insurance plans: [www.freelancersunion.org](http://www.freelancersunion.org). Other associations may provide vision, dental, and liability insurance, among other useful benefits to writers and freelancers.

**Alliance for Affordable Services:** (888) 748-7092; [www.affordableservices.org](http://www.affordableservices.org)

**American Association of Retired Persons:** (800) 523-5800; [www.aarphealthcare.com](http://www.aarphealthcare.com)

**American Society of Journalists and Authors:** (212) 997-0947; [www.asja.org](http://www.asja.org)

**Authors Guild.:** (212) 563-5904; [www.authorsguild.org](http://www.authorsguild.org)

**American Association of Retired People (AARP):** (800) 444-6544; [www.aarphealthcare.com](http://www.aarphealthcare.com)

**Dance Theater Workshop:** (212) 691-6500; [www.dtw.org](http://www.dtw.org)

**EPIC – Elderly Pharmaceutical Insurance Coverage Program:** (800) 332-3742; [health.state.ny.us/health\\_care/epic/index.htm](http://health.state.ny.us/health_care/epic/index.htm)

**Editorial Freelance Association:** (212) 929-5400; [www.the-efa.org](http://www.the-efa.org)

**Entertainment Assistance Program, The Actor’s Fund:**  
[www.actorsfund.org/services-and-programs/entertainment-assistance-program](http://www.actorsfund.org/services-and-programs/entertainment-assistance-program)

**Fractured Atlas:** (212) 277-8020; [www.fracturedatlas.org](http://www.fracturedatlas.org)

**National Association for the Self-Employed:** (800) 232-NASE; [www.nase.org](http://www.nase.org)

**National Writers Union:** (212) 254-0279; [www.nwu.org](http://www.nwu.org), [nwu@nwu.org](mailto:nwu@nwu.org)

**PEN American Center:** (212) 334-1660; [www.pen.org](http://www.pen.org)

**Society of Children’s Book Writers & Illustrators (SCBWI):** (323) 782-1010; [www.scbwi.org](http://www.scbwi.org)

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## SECTION FIVE: GOVERNMENTAL PROGRAMS

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**\*\*Visit [www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org) to find out what benefits might be available for you.\*\***

## Medicare

**Medicare coverage was protected under the Affordable Care Act.** Medicare is a health insurance program for people age 65 and over, some people under 65 with disabilities, and people with End-stage Renal Disease. Medicare consists of Hospital Insurance (Part A), for which most people do not pay, and Medical Insurance (Part B), for which most people pay monthly. If you are already receiving Social Security benefits, you are automatically enrolled in Medicare the month you turn 65. To apply, call (800) MEDICARE or (800) 325-0778 (TTY), or visit [www.ssa.com](http://www.ssa.com) and [www.medicare.gov](http://www.medicare.gov).

## Medicaid

**Medicaid coverage was protected and expanded under the ACA.** Funded by the state and federal government, Medicaid is a health insurance program for low-income and high-need people. Children, senior citizens, blind people, disabled people, and those people eligible for federally assisted income-maintenance payments may receive Medicaid benefits. [www.medicaid.gov](http://www.medicaid.gov)

Starting in 2014, Medicaid coverage was expanded to cover people earning up to 138% of the poverty level, in 2012 calculated at \$31,809 for a family of four and \$15,415 for a single person. However, Medicaid's expansion under the ACA differs across states.

## Children's Health Insurance Program (CHIP)

**Funding for CHIP was extended and expanded under the ACA.** CHIP provides health coverage to children up to age 19 in families with income too high to qualify for Medicaid. CHIP is administered by the states and eligibility varies. In some states, CHIP also covers prenatal care for pregnant women. To apply, visit [www.medicaid.gov](http://www.medicaid.gov) and click on the "CHIP" tab near the top of the page. For more information and resources, visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov) or call (877) KIDS-NOW.

## COBRA

**COBRA was not eliminated by the Affordable Care Act.** The Consolidated Omnibus Budget Reconciliation Act (COBRA) enables terminated employees or those who lose coverage because of reduced work hours to buy group coverage for limited periods of time. Determine eligibility and apply at [www.cobrahealth.com](http://www.cobrahealth.com) or [www.dol.gov/dol/topic/health-plans/cobra.htm](http://www.dol.gov/dol/topic/health-plans/cobra.htm).

## Social Security

For a free Social Security benefits estimate or to apply, call (800) 772-1213 or visit [www.ssa.gov](http://www.ssa.gov). There are five major categories of Social Security benefits:

- **Retirement** – Benefits are payable at full retirement age for anyone with enough Social Security credits.
- **Disability** – Benefits can be paid to people at any age who have enough Social Security credits and who have a "severe physical or mental impairment that is expected to prevent them from doing substantial work" for a year or more, or who have a condition that is expected to result in death. No benefits are payable for partial disability or short-term disability.
- **Family Benefits** – If you are eligible for retirement or disability benefits, other family members may be able to receive benefits too.
- **Survivors** – When you die, certain family members may be eligible for benefits. A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements. More information at [www.ssa.gov/pubs/EN-05-10084.pdf](http://www.ssa.gov/pubs/EN-05-10084.pdf)
- **Medicare** – People over age 65 and receiving Social Security automatically qualify for Medicare. All others must file an application.

### Supplemental Nutrition Assistance Program (SNAP) (aka Food Stamp Program)

SNAP helps low-income households buy groceries. Eligible categories include people who work for low wages, people who are unemployed or work part time, people who receive public-assistance payments, elderly or disabled people living on a small income, and the homeless.

The SNAP website also provides [state-by-state information on outreach programs](#), including food banks, soup kitchens, and nutritional support. [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap)

Determine your eligibility at [www.fns.usda.gov/snap/eligibility](http://www.fns.usda.gov/snap/eligibility). To find your local SNAP office, visit [www.fns.usda.gov/snap/apply](http://www.fns.usda.gov/snap/apply) or call your state's hotline:

State	Phone Number
Alabama	334-242-1700
Alaska	907-465-3347
Arizona	1-800-352-8401
Arkansas	1-800-482-8988
California	1-877-847-3663 (FOOD)
Colorado	1-800-536-5298* or 303-866-3122
Connecticut	1-855-626-6632
Delaware	1-800-372-2022
District of Columbia	202-724-5506
Florida	1-866-762-2237
Georgia	1-877-423-4746
Guam	671-735-7245 or 671-735-7274
Hawaii	1-855-643-1643
Idaho	1-877-456-1233
Illinois	1-800-843-6154
Indiana	1-800-403-0864
Iowa	1-877-347-5678
Kansas	1-888-369-4777
Kentucky	1-855-306-8959
Louisiana	1-888-524-3578
Maine	1-800-442-6003
Maryland	1-800-332-6347
Massachusetts	1-877-382-2363
Michigan	1-855-ASK-MICH or 855-275-6424
Minnesota	1-800-657-3698
Mississippi	1-800-948-3050
Missouri	1-855-373-4636
Montana	1-888-706-1535
Nebraska	1-800-383-4278

Nevada	1-800-992-0900
New Hampshire	1-603-271-9700
New Jersey	1-800-792-9773
New Mexico	1-855-309-3766
New York	1-800-342-3009 or 311*
North Carolina	1-866-719-0141
North Dakota	1-800-755-2716* or 701-328-2328
Ohio	1-866-244-0071
Oklahoma	1-877-OKDHS98 or 877-653-4798
Oregon	1-800-723-3638 or 211*
Pennsylvania	1-800-692-7462
Puerto Rico	787-289-7600 or 311*
Rhode Island	401-462-5300
South Carolina	1-800-616-1309
South Dakota	1-877-999-5612
Tennessee	1-866-311-4287
Texas	1-877-541-7905 or 211*
Utah	1-866-526-3663
Vermont	1-800-479-6151
Virgin Islands	1-340-774-2399
Virginia	1-800-552-3431
Washington	1-877-501-2233
West Virginia	1-800-642-8589
Wisconsin	1-800-362-3002
Wyoming	307-777-5846

### **State Unemployment Insurance (UI)**

Temporary financial assistance to unemployed workers while they seek work. For workers who are unemployed “through no fault of their own” and meet state eligibility requirements. Contact the State UI agency as soon as possible after becoming unemployed. To find your local agency, visit [www.workforcesecurity.doleta.gov/map.asp](http://www.workforcesecurity.doleta.gov/map.asp) or call (877) 872-5627.

### **Supplemental Security Income (SSI) and Social Security Disability (SSDI)**

These similar programs provide aid to individuals who have been forced to reduce hours or stop working due to disability. SSI is need-based and helps elderly, blind, and disabled people with little or no income. You must be 65 or older, blind, or disabled (children can also receive benefits due to blindness). SSDI is for children and adults under 65 who have “work credits” making them eligible for disability benefits. To apply, visit your local Social Security office, visit [www.ssa.gov](http://www.ssa.gov), or call (800) 772-1213.