



## New Jersey

When a family or individual is faced with a progressive condition such as DM1 or DM2 they are often presented with additional financial expenses as well as loss of a steady income. This section attempts to gather financial resources that are available on a state level for persons living in the United States. By no means is this section complete; we invite you to share with us any resources you've identified.

This is an on-going project. We will add more resources as we gather them; please send us resources you know of that are not currently listed.

Please be advised that each organization has its own eligibility and application requirements. None of these organizations are affiliated with Myotonic. We hope you will share your experiences with us – let us know if you are successful in finding a good resource to help your family.

## Employment

Family Leave Insurance: provides New Jersey workers cash benefits for up to six weeks to bond with a newborn, newly adopted, newly placed foster child, or to provide care for a seriously ill or injured family member.

<https://myleavebenefits.nj.gov/labor/myleavebenefits/worker/fli/index.shtml>

Supplemental Work Support: if you are now employed and have been working at least 20 hours per week for at least the past four months, and still receive a partial cash grant, you may be eligible to receive \$200 per month for up to 24 months. To be eligible, you must have been on WFNJ/TANF for at least six months and agree to voluntarily close your case. This program is designed to support you in your efforts to stay employed and stay off welfare. <https://www.state.nj.us/humanservices/dfd/programs/sws/>

Support for Working Families (Post-TANF Support Services): supporting a family can be a real challenge, and getting a job is just the beginning. In order to keep a job, you need reliable and affordable child care, transportation, health insurance, and more. Work First New Jersey offers a number of “post-TANF” benefits to families that leave welfare for a job or agree to close your case. These are time-limited supports intended to help you stay employed and move closer to an independent life.

<https://www.state.nj.us/humanservices/dfd/programs/swf/>



Unemployment: if you have been working in a regular job for at least 20 weeks and lose that job - through no fault of your own - you may be eligible for state unemployment benefits. You can file a claim at your local Employment Services Offices.

<https://myunemployment.nj.gov/>

## **Financial**

Earned Income Tax Credit (EITC): is a federal and state tax benefit for individuals and families who earn low-to moderate incomes in NJ. It is a tax credit that may reduce the amount of taxes you owe, or provide you with a refund, even if you don't owe any taxes.

<https://www.state.nj.us/humanservices/dfd/programs/eitc/>

General Assistance (WorkFirst NJ): WFNJ clients may receive Emergency Assistance (EA) in certain situations. These benefits include, but are not limited to: essential food, clothing, shelter and household furnishings; temporary rental assistance or back rent or mortgage payments; utility payments (such as heat, water, and electric); transportation to search for housing; and moving expenses.

<https://www.state.nj.us/humanservices/dfd/programs/assistance/>

Supportive Assistance to Individuals and Families (SAIF): was developed to create a safety net for those families and individuals who exhausted their five-year time limit on welfare (Work First New Jersey [WFNJ]) and do not meet the criteria for an exemption to the time limit. Exemptions are given to people who are permanently disabled, sole caretakers of a disabled dependent, chronically unemployable, over age 60, or victims of family violence. <https://www.nj.gov/humanservices/dfd/programs/saif/index.html>

Telephone Assistance: provides a discount on your monthly bill. Eligibility is determined based on your income or participation in other assistance programs. In general, if you participate in any of the following programs you also may qualify for telephone assistance: SSI, WFNJ/TANF, General Assistance, Lifeline Utility Credits/Tenants Lifeline Assistance, Pharmaceutical Assistance to the Aged and Disabled (PAAD), LIHEAP, Medicaid, etc. <https://www.state.nj.us/bpu/assistance/programs/>



Work First New Jersey/Temporary Assistance for Needy Families (WFNJ/TANF): WFNJ emphasizes work as the first step towards building a new life and a brighter future. Its goal is to help people get off welfare, secure employment and become self-sufficient, through job training, education and work activities. WFNJ provides temporary cash assistance and many support services to families through the Temporary Assistance for Needy Families (TANF). The goals of WFNJ/TANF include to provide temporary cash assistance to people, emphasize the responsibility of individuals to support themselves, etc. [https://www.nj.gov/humanservices/dfd/programs/workfirstnj/tanf\\_state\\_plan\\_15-17.pdf](https://www.nj.gov/humanservices/dfd/programs/workfirstnj/tanf_state_plan_15-17.pdf) and <https://www.state.nj.us/humanservices/dfd/programs/workfirstnj/>

## Food & Nutrition

Community Food Bank of New Jersey: is the state's largest anti-hunger and anti-poverty organization. Working together with volunteers, donors, and partners to fill emptiness caused by hunger with Food, Help, and Hope. To see a map of food areas near you, visit: [https://www.cfbnj.org/findfood?\\_ga=2.147081527.1226154761.1565972883-%2064528326.1565972883](https://www.cfbnj.org/findfood?_ga=2.147081527.1226154761.1565972883-%2064528326.1565972883)

End Hunger NJ: gives lists of organizations and programs dedicated to addressing food needs in New Jersey. <http://www.endhungernj.org/about-nj-hunger> FoodPantries.org: for a list of food pantries and food banks in the State of New Jersey. [https://www.foodpantries.org/st/new\\_jersey](https://www.foodpantries.org/st/new_jersey)

NJ SNAP: formerly known as food stamps is New Jersey's Supplemental Nutrition Assistance Program that can help low-income families buy the groceries they need to be healthy. <https://www.state.nj.us/humanservices/dfd/programs/njsnap/>

Special Automobile Insurance Policy (SAIP): an initiative to make limited auto insurance coverage available to drivers who are eligible for Federal Medicaid with hospitalization. Such drivers can obtain a medical coverage-only policy at a cost of \$365 a year. [https://www.state.nj.us/dobi/division\\_consumers/insurance/saip.htm](https://www.state.nj.us/dobi/division_consumers/insurance/saip.htm)

## Housing

Comfort Partners: this program is designed to improve energy affordability for income eligible households through direct installation of free energy efficiency measures and education about steps everyone can take to save energy. Participants are asked to partner with the program to develop and carry out a household energy savings Action Plan. For more information, call 1-888- 773-8326. <http://www.njcleanenergy.com/residential/programs/comfort-partners/comfortpartners>



Lifeline Program (Energy Assistance): provides a \$225 annual energy benefit to seniors and the disabled who meet the PAAD eligibility requirements or who receive SSI. The benefit is also available to customers who have electric and gas costs included in their rent. For more information about Lifeline, call 1-800-792-9745.

<https://www.state.nj.us/humanservices/doas/services/luu/>

Low Income Energy Assistance Program (LIHEAP): helps New Jersey households pay for heating costs and certain medically-necessary cooling expenses. To contact LIHEAP's hotline, call 1-800- 510-3102. <https://njpoweron.org/liheap-and-usf-overview/>

<https://www.nj.gov/dca/divisions/dhcr/offices/hea.html>

NJ SHARES: is a non-profit corporation that provides assistance to income eligible New Jersey households in paying their energy, telephone, and water bills. For more information call, 1-866- 657-4273. <http://www.njshares.org/>

The Payment Assistance for Gas and Electric (PAGE) Program: was established by the Board to provide relief on natural gas and electric bills for low to moderate income New Jersey households who are experiencing a temporary financial crisis. Eligible applicants cannot be receiving or be eligible for a Universal Service Fund (USF) benefit or a Low Income Home Energy Assistance Program (LIHEAP) benefit. For more information, call (732) 982-8710. <https://njpoweron.org/page/>

Social Service for the Homeless (SSH): program assists families and individuals who are experiencing homelessness or are at imminent risk of becoming homeless, but are not eligible for welfare (usually because their income is too high) and are not eligible for Emergency Assistance. The program provides emergency food, emergency shelter and payment of security or utility deposits as well as back rent, mortgage and utilities costs. For a list of Social Services for Homeless Agencies and their contact information, visit <https://www.state.nj.us/humanservices/dfd/programs/ssh/>

Universal Service Fund (USF): helps make energy bills more affordable for low income customers. If you are eligible, USF can lower the amount you have to pay for natural gas and electricity. For more information about USF, call 1-866-240-1347.

<https://www.nj.gov/dca/divisions/dhcr/offices/usf.html>

Weatherization Assistance Program (WAP): assist elderly, handicapped and low-income persons in weatherizing their homes, improving their heating system efficiency and conserving energy. <https://www.nj.gov/dca/divisions/dhcr/offices/wap.html>



## Medical & Health-related

Medicare: public health insurance that provides insurance for people 65 years old and older, younger persons with disabilities, and people with ESRD.

<https://www.medicare.gov/>

NJ Medicaid: Medicaid provides health insurance to parents/caretakers and dependent children, pregnant women, and people who are aged, blind, or disabled. These programs pay for hospital services, doctor visits, prescriptions, nursing home care and other healthcare needs, depending on what program a person is eligible for.

<https://www.nj.gov/humanservices/dmahs/clients/medicaid/>

NJ WorkAbility Eligibility: if you get a job and are either making too much money or have saved up too much money to get Medicaid, you might qualify for Medicaid's NJ WorkAbility program. NJ WorkAbility offers the same coverage as standard Medicaid, but you may have to pay a monthly premium to keep your coverage.

<https://nj.db101.org/nj/situations/youthanddisability/benefitsforyoungpeople/program2f.htm>

Pharmaceutical Assistance to the Aged & Disabled (PAAD): a state-funded program that helps eligible seniors and individuals with disabilities save money on their prescription drug costs. For more information call 1-800-792-9745.

<https://www.state.nj.us/humanservices/doas/services/paad/>

State Temporary Disability Insurance: provides cash benefits to New Jersey workers who suffer an illness, injury, or other disability that prevents them from working, and wasn't caused by their job. Most employers in New Jersey are required to have Temporary Disability Insurance for their employees. <https://myleavebenefits.nj.gov/worker/tdi/>

## Transportation

State of New Jersey Dept of Human Services and Division of Family Development: you may be able to get assistance with travel costs when you begin to work. If you take public transportation, you may receive a one-time free monthly bus or train pass from NJ TRANSIT. You may also be eligible for an additional six months of bus or train passes: the first three months are free and you pay only one-half the cost for the second three months. For more information, contact your County Welfare Agency.

<https://www.state.nj.us/humanservices/dfd/programs/workfirstnj/transportation/index.html>



## **Additional Resources**

2-1-1 New Jersey: Call 2-1-1 to find resources throughout New Jersey.

<https://www.nj211.org/about-211>

NJ EASE (New Jersey Easy Access, Single Entry): is the easy way for seniors and their families to get information about the access senior services. NJ EASE is one toll-free telephone number to put you in touch with someone to help you learn about how to apply for important programs and benefits. For more information call 1-877-222-3737.

<https://seniorsresourceguide.com/directories/National/NJEASE/index.html>