



Disability Dispatch

Your Source for Social Security News
from the Law Office of Cathy L. Brackin

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HELP WITH HEATING BILLS

NEW JERSEY RESIDENTS may have to dig deeper into their pockets to heat their homes this winter. Temperatures are predicted to be 18 percent colder than last winter, resulting in higher heating bills. The following programs are designed to assist disabled and low-income persons with heating costs.

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP). This is a federally funded program. There are income requirements, and the benefit amount is determined by income, household size, fuel type and heating region. For more information call (800) 510-3102.

UNIVERSAL SERVICE FUND (USF). The USF will provide a fixed-credit percentage-of-income payment plan

where participants will have to pay no more than six percent of their annual income toward heating, electric and gas bills. Credit will be provided to qualified low-income customers, senior citizens, and the disabled. You can apply for USF and LIHEAP with a single application.

LIFELINE. The Lifeline program offers \$225 to persons who either receive SSI or Social Security Disability, or are at least 65 years of age. There are also income requirements that must be satisfied. For more information about Lifeline, call (800) 792-9745.

WINTER TERMINATION PROGRAM. Regulated electric and gas utility companies cannot discontinue service to certain households during the period of November 15 through March

15. Individuals and households that receive any of the following are qualified: Lifeline, LIHEAP, Pharmaceutical Assistance to the Aged and Disabled, Temporary Assistance to Needy Families, and General Assistance. Call (800) 624-0211 for more details.

NJ SHARES. This energy-assistance program provides cash grants and funds to families and individuals that are not eligible for other types of government assistance, such as LIHEAP and USF. The program was initially created to aid people who are experiencing a short-term crisis. Recipients may receive a one-time cash grant of up to \$700 for paying their gas bills. They can also receive up to \$300 for electricity, or a maximum of \$700 for an all-electric home. Call (866) 657-4273. ✿

CAN'T PAY YOUR MORTGAGE? THERE ARE OPTIONS . . .

PART 1

IF YOU'RE SICK AND OUT OF WORK, you may fall behind on your mortgage before long. Approval of your disability claim can take six months to two years or more. Indeed, approval of your disability claim is not guaranteed. I sat down with **Rich Bradford** of **Re/Max Connection Turnersville** to discuss the options for those who find themselves unable to keep up their mortgage payments.

1 LENDER PROGRAMS. There are programs that your lender may want to put you in; however, the requirements for these are very specific. Be aware that the lender has its own best interests in mind, not yours, but they may

have a program that works well for your situation.

2 REFINANCE. You can refinance for a lower rate or to pull some money out. The lenders are very conservative in refinancing guidelines at the present time and will require you to show income. HARP is a program that may help you get a better rate in some situations. See www.NewJerseyHARPrefinance.com for more information.

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and S.S.I.

MORTGAGE, continued

3 REVERSE MORTGAGE. If you have a lot of equity in your home, this may be appropriate for you to look at. Make sure that you understand this program since you are eating up the equity in your home. This is a great option, but make sure you review the entire program **BEFORE** jumping into this situation.

4 SELL YOUR HOME. If you can sell your home for a profit, you may want to consider downsizing to a smaller home, renting, or moving in with family. You can use the excess funds to live on while awaiting a decision on your disability claim. This can reduce stress and provide for your living expenses without building up a lot of debt and living on your savings while lowering your expenses at the same time.

BEWARE: This is a simplified overview of the options. There are numerous guidelines for each. Make sure you are making the best decision that suits your situation by consulting with an accountant and a Certified Distressed Property Expert or Certified Residential Specialist. Rich Bradford has earned both of these certifications. Call Rich for a free consultation at (856) 228-7990 x 323 or (609) 204-0774.

Part 2 of this article will appear in the next issue of Disability Dispatch and will address short sales and foreclosures. ✨



Disability Dispatch is published by the Law Office of Cathy L. Brackin. It is not intended to give legal advice. You should consult an attorney for advice regarding your individual situation.

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DRUG ADDICTION & ALCOHOLISM

"Why do all the drug addicts get on disability?"

I am frequently asked this question by frustrated claimants. The truth is that no one receives Social Security Disability or SSI based on their drug addiction or alcoholism. If drug addiction or alcoholism are found to be a contributing factor that is material to the finding of disability, then the claim will be denied. In other words, the claimant must have some other disabling condition other than drug addiction or alcoholism. We must prove that if the claimant were to stop using, he would still be unable to work.



What is the best way to prove this?

Stay clean and sober. Then we can show what problems still remain during a period of abstinence. The road to sobriety is not easy, so I would urge anyone struggling with these issues to seek help. To find an **Alcoholics Anonymous** meeting in South Jersey call (866) 920-1212. A listing of **Narcotics Anonymous** meetings can be found at www.nanj.org.

If a beneficiary has a history of drug or alcohol problems, Social Security may appoint a representative, i.e., a relative or friend who can handle the funds. ✨