# GUIDE FOR INDIVIDUALS AND FAMILIES FACING REDUCED BENEFITS OR INCOME



Many people in our community are facing unexpected gaps in income due to the government shutdown, delayed SNAP benefits, and job instability. This resource shares practical steps to prioritize and to connect with critical resources.

PA211 is a one-stop information source for food, housing, utility, mental health, and emergency assistance. For faster service due to the current high call volume, please text your zip code to 898-211 or visit <a href="https://www.pa211.org">www.pa211.org</a> to get connected. You may also dial 2-1-1 to place a call.

### **Assess Your Situation**

#### Start with a snapshot of your monthly expenses and income:

- What essential bills are due in the next 2 weeks?
- Do you have any income or savings to work with?
- Are there benefits or resources you can apply for right now?

# Prioritize What You Pay First, Or If You're Falling Behind

#### When money is tight, focus on the essentials for survival and safety:

#### **Food**

- Use food pantries, meal sites, and school meal programs.
  - Contact Helping Harvest Fresh Food Bank for information: <u>www.helpingharvest.org</u> or 610-926-5802.
- Call 2-1-1 or visit <a href="www.pa211.org">www.pa211.org</a> for up-to-date locations and hours.

### **Housing and Utilities**

- Contact your landlord or mortgage lender early.
  - They may be open to payment plans.
- Apply for <u>LIHEAP (Low Income Home Energy Assistance Program)</u> as soon as it reopens.
- If you fall behind on housing or utility payments, call the company to learn if they have hardship programs. Ask these questions:
  - "Do you offer hardship assistance or payment plans?"
  - "Can I defer a payment or reduce my minimum?"
- Document Everything: Keep records of notices, bills, and any assistance you apply for. This may help you later for housing court, rental assistance, or reapplying for benefits.

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## Prioritize What You Pay First, Or If You're Falling Behind (Continued)

#### Childcare

- If you rely on childcare for work or school, communicate with your provider.
- If you receive subsidies that are not currently available, ask providers about bridge support or sliding scale options.

#### **Phone and Internet**

- These are critical for work, school, and accessing help.
- Ask your provider about hardship or low-income programs.

# If Your SNAP Benefits Have Stopped, or Are Late

- Double-check Compass: Log into your account to make sure your case wasn't closed due to missing paperwork or recertification.
- Call the PA DHS Helpline: 1-877-395-8930 (or 1-215-560-7226 for Philadelphia)
- Use Alternative Food Support:
  - o Call 2-1-1 for the nearest food pantries and meal sites.
  - Visit <u>www.helpingharvest.org</u>

# Other Local Resources to Know

- Centro Hispano: www.centrohispano.org or 610-685-1265
- Berks County Area Agency on Aging: For seniors needing help with food, prescriptions, and in-home care.
  - Visit www.berkspa.gov/departments/aging or call 610-478-6500
- Veteran Crisis Line: Call 988; press 1
- PA Career Link Berks County: <a href="www.careerlink.com">www.careerlink.com</a> or 610-988-1300

# Take Care of Yourself. This is a stressful time!

### If you're feeling overwhelmed, reach out:

- Call 988 for mental health support.
- Connect with a faith leader, counselor, or trusted friend.
- Your local library may offer free services like Wi-Fi, resources, or just a warm place to recharge.

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