

# NEED HELP PAYING BILLS

INFORMATION, INSPIRATION & RESOURCES  
FOR TODAY'S CHALLENGING ECONOMY

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## Assistance programs in Wilmington and New Castle County.

There are many agencies that offer financial help to the working poor, low income, elderly and immigrants in New Castle County as well as the city of Wilmington. Find how to get everything from affordable housing from a non-profit to free stuff or grants to help with rent from charities or churches. Other resources range from free food or Christmas toys to gasoline vouchers or car payment help, job programs, free budgeting advice, and emergency energy bill help.

The New Castle County DSS (Social Services) also arranged government support, including programs such as WIC vouchers for formula, SNAP food stamps and cash aid. Charities in the Wilmington area also pass out free back to school supplies or give out furniture, arrange transitional housing, and even assist with transportation such as train passes.

## Find grants that can help with bills, mortgage and rent assistance, and even job training

Thousands of Delaware families receive help every year from **The First State Community Action Agency**. This non-profit organization provides people with various resources to both help them make it through a short term hardship, and also ensure they become self-sufficient over the long term. Another place for people to turn to for aid is Catholic Charities and their Basic Needs Program. These groups provide assistance to people in all three Delaware counties, including New Castle and the city of Wilmington. Find information and details on both organizations and their programs below.

- **Emergency services and grants** is an option offered by First State Community that people can turn to in order to get help with eviction prevention services, [mortgage foreclosure counseling](#), funds to pay utility and heating bills, rent help, and [free medical prescriptions](#). The program is targeted at those people who are faced with a short term crisis situation.
- **Cars for careers** is a vehicle ownership program is designed to provide a pathway to vehicle ownership for individuals who are currently receiving TANF benefits. The Cars to Career program is sponsored by the Delaware Division of Health and Social Services and it is administered by First State Community Action Agency.
- **Career closet** from the Community Action Agency is for workers or job seekers. If you need reasonably or free professional clothing, this program can provide you with the attire you need for that job interview or new job. The clothes will be in new or very good condition, and are donated by local businesses or professionals.
- **Free educational services** are arranged. The First State Community Action Agency helps low income families apply for Head Start. Or there are scholarships and loans from companies as well as non-profits, information on tuition aid and more. Find other [low income or minority student scholarships](#).
- **First State's Weatherization Assistance Program** enables low and middle income families to permanently reduce their energy bills by making their homes more energy efficient. This program is free to homeowners and renters, and it can help them save hundreds of dollars per year on their heating and utility bills. Funding is provided by the U.S. Department of Energy.
- **Housing counseling** is a wide range of housing assistance and services are offered to families in New Castle County by First State. Some of the services offered include pre-purchase homeownership counseling, budget and [credit card counseling](#), rental and rental delinquency counseling, and mortgage default and foreclosure counseling.
- **Food programs** - Community Action Agency case workers can help clients apply for public assistance such as regular or emergency SNAP food stamps or [WIC vouchers for formula](#). In addition, struggling Wilmington DE families can also get a free box of groceries, information on coupon shopping and other services.

Stop by **First State Community Action Agency** at 308 North Railroad Avenue in Georgetown Delaware. Or call them at (302) 856-7761.

## Catholic Charities' basic needs program

This assistance program has numerous goals. One of them is it aims to prevent homelessness for as many needy families as possible. They will accomplish this goal by providing emergency financial grants to help families make mortgage, rent, utility, or even heating bill payments.

**Catholic Charities**, located in Wilmington (phone (302) 655-9624) has also seen a trend in that an increasing number of calls are coming from families with lower-middle-class incomes. Many people turn to this charity for the first time ever, seeking financial assistance for their bills.

If you do seek help from the Basic Needs program, those who are seeking assistance must have a proven emergency need or they must be facing a crisis. They must require financial aid with basic household expenses and bills such as their monthly mortgage and rent payments, energy costs and heating bills, prescriptions or maybe they need food aid.

Another focus of the local Wilmington Catholic charities organization is to provide free food. They partner with pantries and churches to do this. Additional programs offer pregnancy counseling, process LIHEAP applications, help low income families apply for food stamps and more. Click more information on [Delaware Catholic Charity programs](#).

### **Emergency financial aid and help for bills**

Also try contacting Wilmington Delaware based **Lutheran Community Services, Inc.** at (302) 654-8886. Some of the services and assistance programs offered are targeted to help people who have low incomes, the unemployed, senior citizens, and others who are experiencing a short term hardship or crisis and as a result have difficulty meeting their family's basic needs. They try to give support for paying for utility bills, providing food and housing.

Services and resources available include a variety of emergency food programs, emergency housing assistance in the form of low or no interest loans and grants to low income individuals and families, free weekly produce distribution and food, and programs to keep people from losing their home in a crisis and becoming homeless. More information on [help from Delaware Lutheran Community Services](#).

**Cathedral of Saint Peter** only supports qualified clients in the zip codes of 19801, 19802, or 19850 in Wilmington. All funding is limited. They offer services for utility bills and other resources that help meet the human needs of all people in the service area supported. This may also include *referrals* to food pantries, suggestions on agencies to apply at for grants for rent or a deposit, and more. Telephone - (302) 654-2275.

**Claymont State Service Center** - Provides human services, utility and heating bill help, financial services, and Medicaid to residents in the area. Or get applications to government benefits including Medicaid government health insurance, SSI for the disabled, Section 8 housing vouchers and many others. Call (302) 798-2870

**Hudson State Service Center** - Various assistance programs are offered including Public Health, Community Mental Health, Government Social Services, and a Family Visitation Center. State Service Center services offered include: holiday food baskets, Community Resource Assistance Services, as well as Toys for Tots. There is also emergency financial assistance for utility and heating bills and rent, child dental care, transportation, and [emergency government food assistance](#) and groceries. Newark Delaware. Dial (302) 283-7500

**Peoples Place** - The non-profit helps the low income and poor in Wilmington and in Delaware. A focus is on housing issues, but other assistance may be offered as well. Examples of resources offered include Opening Doors (transitional housing program for women), housing from SAFE (a shelter program), help for veterans in New Castle and across Delaware, and much more. The address is 1129 Airport Road, Milford, DE 19963. Call (302) 422-8033, or click more details on [People Place programs](#).

**Kingswood Community Center, Community & Family Services** - A sampling of the resources and services offered include a clothing closet as well as crisis alleviation program assists individuals and families who are in need of help and/or information on housing (rental and first time homebuyers program). The non-profit, government affiliated office also maintains a list of job availability (ACCESS Delaware), provides emergency financial fuel/energy assistance, runs a mass distribution food program and Job Fair. Location is Wilmington DE. Call (302) 764-9022.

**West End Neighborhood House** - Among other services, offers emergency food, groceries, and clothing closets. Periodic emergency cash grants and financial assistance are provided for rent expenses, mortgage and/or utilities bills. Phone (302) 658-4171

**Neighborhood House, Family Services** - This non-profit agency operates a food bank and also sponsors the HOPE food assistance program for persons and families in the South Wilmington area. Also provides crisis alleviation, employment preparation, information on government programs, [holiday and Christmas assistance](#), life skills development, and information and referral to local charities and non-profits.

There are other resources available in New Castle County from Neighborhood House. The non-profit offers various housing services, and this can include free foreclosure prevention. Tenants can explore eviction prevention programs, including one time rental assistance. Or the homeless in the Wilmington area may be placed into transitional housing or receive help in paying for security deposits. Call (302) 658-5404 or (302) 652-3928, or click more details on [Neighborhood House programs](#).

**Resurrection Parish, Outreach** (phone (302) 368-0146) - Assists New Castle County Delaware residents with paying last \$100 on utility or rent for 3 families per week. Another service provides approximately 1 weeks worth of food for 3 families per week.

**Saint Helenas Parish Social Ministry** - You need to call for an appointment. Provides emergency free food, cash grants and funding for utilities, rent, and mortgage payments. The charity offers transportation to doctors or medical appointments for persons in the area. They also address landlord/tenant concerns, evictions and legislative issues. Other food programs from the ministry include the home delivery for the elderly or disabled and meals from the The Emmanuel Room. Call (302) 764-7545, or [read Saint Helenas Parish Social Ministry programs](#).

**DSS (Social Services)** has over 10 offices in the county. They process various public and government assistance benefits (a.k.a. welfare). Examples of them include the following, but each of these will be for low income families, seniors, or the disabled. Find SNAP food stamps (including expedited applications); LIHEAP for paying heating bills; General Assistance cash aid; child care vouchers and more. There are also Medicaid and Medicare applications for free or low cost government health insurance programs. Even locate additional [disability benefits and emergency financial help](#).

**Volunteers of America Delaware Valley** in Wilmington operates across the area. Case managers and social workers can advise people facing eviction or the homeless. Both self-sufficiency is coordinated as well as basic needs, such as food, clothing, or emergency shelter.

Since a focus is on housing issues, referrals may be available to federal funding or grants. These can include programs such as rent or the security deposit on a new low income apartment in New Castle County. Another focus is on veterans in Delaware. Click more information on [VOA in Delaware Valley assistance programs](#).

**Free clothing, furniture and households goods** in Wilmington and across the county are provided by charities, furniture banks and social service agencies. There are a couple dozen organizations that provide everything from work attire to school supplies or even cribs or diapers. Some of the items (such as furniture) have a low cost, which much of the assistance is available for free. More on [New Castle County free furniture, school supplies and clothing closets](#).

**New Castle County Salvation Army** provides information, referrals, and other support to working poor, low income families and seniors. Some assistance is available for students and teenagers too. Receive emergency heating and utility bill assistance from programs such as Good Neighbor Energy.

Get information on Wilmington and state of Delaware government assistance such as TANF and food stamps. Housing programs include rent and mortgage assistance, as well as access to shelters, when faced with an eviction or foreclosure. The Salvation Army also has many seasonal programs ranging from school supplies to Thanksgiving turkeys, free box fans in the summer and Christmas gifts. Continue with [Salvation Army Wilmington Delaware emergency assistance](#).

## **Housing counseling, foreclosure prevention, and debt reduction assistance programs**

**Housing Opportunities of Northern Delaware Incorporated** - Provides HUD foreclosure counseling. This includes, but is not limited too, first-time home buying counseling, reverse mortgage, mortgage delinquency assistance, as well as down payment assistance programs for first time home buyers in the Wilmington DE area. There is also free credit counseling. Phone (302) 429-0794

**Interfaith Community Housing**, which is located in Wilmington Delaware and can be called at (302) 652-3991, provides homeowners information on housing, foreclosure, budget, and mortgage counseling. Click here for more information on [Delaware mortgage assistance](#) programs.

## **New Castle Delaware free legal aid**

If you are facing civic legal issues, such as a foreclosure, utility disconnection, eviction, or other issue, then contact the Wilmington based **Delaware Volunteer Legal Services, Inc.** The goal of this not for profit law firm is to provide free, high quality pro bono legal services to all low income, indigent, and working poor individuals with meritorious civil legal problems. Senior citizens, no matter their income, can also meet with an attorney for free. Call (302) 478-8680

**Legal Services Corporation of Delaware, Inc.** is another option. The primary mission of the Legal Services Corporation of Delaware, Inc. law firm is to use the practice of law to help low-income, elderly, and other qualified families in Delaware. Legal Services emphasizes representation and protection of those rights that are crucial to the viability of a stable individual or family.

Attorneys all strive to meet this goal by working to protect families' rights in the areas of foreclosures, safe and affordable housing, financial stability, predatory lending, and consumer protection. The non-profit, pro-bono phone number is (302) 575-0408

## **Free community medical and health clinics**

**Claymont Community Center** - The center is a primary health care service provider for individuals and families with little or no health insurance. The health clinic provides general exams, women's health services, blood pressure screenings, minor illness treatment, physicals, adult/child immunizations and referrals to specialists or clinics. There are also programs such as [free hearing aids or devices for the low income](#).

There are also social services offered to the low income as well as uninsured in New Castle County. This can include Medicaid, low cost or affordable health insurance applications and other benefits. Services provided by volunteer doctors, nurses, and physicians. Call : (302) 792-2757

**Westside Family Healthcare** has located all around New Castle County Delaware. The facility provides quality health and dental care for the entire family. Call (302) 655-5822, or click here for [additional free health care programs](#). They have locations in Newark, Wilmington, and other locations.

**Find additional free or low cost medical and dental care** is arranged in the county and statewide. Low income and/or uninsured families can get savings on medications to dental cleanings, health check-ups, help with cancer, discount cards and more. Or even get [financial assistance with paying health insurance plan deductibles](#).

## Free food banks, kitchens for meals and pantries

The following churches, non-profits, and other agencies can provide free food, and sometimes maybe even more to Wilmington and New Castle residents. Some may provide clothes, baby items, diapers, or other forms of non-financial aid.

**Eastlawn Area Human Services, Inc.** - Phone (302) 764-4323. The agency provides food, holiday baskets, job finding assistance, and other services.

**Hanover Church Clothing Closet** - Food and clothing. Call the pantry at (302) 658-5115 for groceries, free personal stuff or toiletries and other goods.

**Peoples Baptist Food Closet** - New Castle Delaware based. Call the charity at (302) 658-8156

Several **other charities operate food pantries** in New Castle County. Those families that are very low income can also apply for public aid, such as from the USDA food stamp program or residents can receive referrals. If these free centers can't help you, then locate additional [free food banks in Wilmington Delaware](#) region.

By **Jon McNamara**

### Additional Local Programs

[Financial Help Near You](#)

[Rent Payment Assistance Near You](#)

[Free Food Near You](#)

[Utility Assistance Near You](#)

[Free Stuff Near You](#)

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