

Heating your home

Many Minnesotans struggle to pay their home heating bills during the winter months. This winter, families will once again have to sit down to figure out how to pay for the increased energy costs to heat their homes. If you are struggling to pay your energy bill, you should contact your utility company as soon as you realize you will be unable to pay your bill in full. In Minnesota, the “Cold Weather Rule” governs whether utility providers can turn off your heat between October 15 and April 15. For more information on the “Cold Weather Rule,” [click here](#).

For low income households that pay a high proportion of household income for home energy, there is a federally funded block grant program called the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP participants receive partial payment of their monthly heating bill based on their income level. To learn more about LIHEAP and whether or not you qualify, please [click here](#).

Weatherization

There are many ways to get your home ready for the winter months. Make sure you change your furnace filter every month and install a programmable thermostat. Lowering the temperature while you're sleeping and at work will help you save some money.

If your home is older, it may still have the original windows and doors, which often leak heat. Putting up weather stripping around the doors and windows prevents cold air from entering the house. Before the winter sets in, it is important for all home owners to inspect the exterior of their home for cracks and exposed entry points around pipes. Visit your local home improvement store for suggestions on sealing cracks, entry points and leaky windows or [click here](#) for more information.

If you are interested in making your home more energy efficient but cannot afford the improvements, the federally-funded Weatherization Assistance Program may be able to help your family. To apply for assistance with permanent home weatherization, which reduces long-term energy costs, [click here](#).

Paying your mortgage

For struggling homeowners, the federal government operates the [Making Home Affordable Program](#), which provides opportunities for qualified homeowners to modify or lower the interest rate on their mortgage so payments are more affordable.

If you're feeling overwhelmed, need advice on buying a new home, renting or other credit issues, the Department of Housing and Urban Development can help you find a reputable credit counselor. [Click here](#) to use the HUD search feature to find a counselor.

The Federal Housing Administration also provides information on home loans and foreclosure.

[Click here](#)

for a list of steps you should take if you can't pay your mortgage.

If you're having trouble reaching your lender or understanding some of the resources available, please contact Congressman Walz's Rochester office at 507-206-0643.

Basic necessities

Both the School Breakfast Program and the National School Lunch Program exist to protect the health and well-being of American children by providing meals for children whose families have a hard time affording food. All school-age children up to and including high school seniors are eligible for the program if their family income meets the guidelines. To determine if your family is eligible or to complete an application, please contact your child's school.

The Women, Infants and Children Program provides nutritional assistance for low-income pregnant mothers, new mothers, infants and young children. To learn more about WIC or to apply for WIC assistance, [click here](#).

Assistance for seniors struggling to pay for food and medicine is available through a number of local programs in Minnesota. More information is available [here](#) .

Unemployment Insurance

Workers who are recently unemployed through no fault of their own may be eligible for [Unemployment Insurance](#)

. Because of the economic downturn, Congress extended unemployment benefits multiple times, allowing workers the extra weeks they need to find a new job in our challenging economy. To find out how many weeks of benefits you're eligible for, call Minnesota's Unemployment Insurance Office at 1-877-898-9090.

Health Care & Health Insurance

Low-income children across America receive health care through the State Children's Health Insurance Program (SCHIP.) In Minnesota, SCHIP is called MinnesotaCare. MinnesotaCare is also available to some low-income Minnesota adults who lack affordable health care coverage. For more information in enrolling in MinnesotaCare, [click here](#) .