

Public Service Resources in MA

Grants for Homeowners:



Preserving Homeownership and Savings Education Strategy (PHASES)

888-589-6959 this program is designed to help consumers who are recovering from a temporary financial set-back. Qualified homeowners are given the opportunity to apply for a grant up to \$5,000 to bring past due payments current.

RAFT (Residential Assistance for Families in Transition) is a state-funded homelessness prevention program. RAFT gives short-term financial assistance to low-income families who are homeless or at risk of becoming homeless. RAFT helps families who are behind on rent, mortgage payments, or utility bills. RAFT also helps families who have to move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent. Families can get up to \$3000. Funding is limited. Not all eligible families get help. The Massachusetts Department of Housing and Community Development are in charge of the RAFT program. On the local level, RAFT is run by regional non-profit housing agencies (RNPs). Each RNP sets its own priorities based on the needs of the community it serves. Call 1-800-224-5124 for more information.

Legal Assistance:



Mass Legal Help www.masslegalhelp.org this is a comprehensive website designed to help people find practical information about their legal rights.

Food Programs:



Food Stamps – you can either apply or get an application online at <https://service.hhs.state.ma.us/ier/jsp/screening/LoginServlet?Application=Screening>. This is a screening tool to see if you qualify for the food stamp and WIC as well as other programs. Once it is determined that you may qualify you will be given further instructions to apply online. You may also apply in person at one of the Transitional Assistance Offices in your area. Call 1-800-249-2007 to locate an office near you. You can also check www.massresources.org for more information on applying for food stamps, WIC or other programs.

Serve New England - Serve New England is a private non-profit organization that encourages people to do volunteer work in their communities. People who do volunteer work for at least two hours a month can order low-cost food through *Serve New England's* food co-op. *Serve New England* operates at various local sites, such as churches, community centers, and schools. The food co-op buys high quality food in bulk at wholesale prices and passes the savings on to members. Members can buy monthly food packages at savings of 40% or more. For more information on site locations you can call 1-888-742-7363 or visit www.servenewengland.org. **You DO NOT have to meet income requirements for this program.**

WIC - (Women, Infants and Children) is a food and nutrition program for low-income women and children who are not getting all the nutrients they need. WIC gives free healthy food and nutrition counseling to pregnant women, new mothers, infants,

and young children. WIC's goal is to help women and children eat better and stay healthy. You can call 1-800-942-1007 for information on how and where to apply in person. You can check to see if you may be eligible by going online to www.massresources.org.

Cash Assistance Programs:



Emergency Aid to Elders Disabled and Children – (EAEDC) provides cash and other benefits to low-income elders, disabled and children. EAEDC is for families and monthly benefits you get depends on your family size, your living situation, and your income. You may contact the Department of Transitional Assistance at 1-800-249-2007 to find out where to apply. Use the www.massresources.org website to see if you may be eligible and to get further information on this program.

Transitional Aid to Families of Dependent Children - TAFDC is a government program that gives cash assistance and other benefits to low-income families with dependent children. TAFDC is sometimes called "welfare" or "public assistance." You must have a child or be pregnant to qualify for TAFDC, and you must have little income and few assets. Many families must also meet work and school requirements. You can contact the Department of Transitional Assistance at 1-800-249-2007 to obtain an application and find your local office or check www.massresources.org for a listing of local offices.

Supplemental Security Income - (SSI) is a need-based cash assistance program. SSI is for people with limited income and assets. Adults can get SSI if they are age 65 or older, disabled, or blind. Children can get SSI benefits because of disability or blindness. To apply for SSI benefits, you should contact your local SSA office or call Social Security's toll-free number: 1-800-772-1213.

Medical Programs:



MassHealth - is a public health insurance program for residents of Massachusetts. To get MassHealth, you must meet general and financial eligibility requirements. You can download an application by using the link below or calling 1-888-665-9993 to have an application mailed to you.

[http://www.mass.gov/?pageID=eohhs2terminal&L=4&L0=Home&L1=Consumer&L2=Insurance+\(including+MassHealth\)&L3=Apply+for+MassHealth+Coverage&sid=Eeohhs2&b=terminalcontent&f=masshealth_consumer_member_application-member-forms&csid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2terminal&L=4&L0=Home&L1=Consumer&L2=Insurance+(including+MassHealth)&L3=Apply+for+MassHealth+Coverage&sid=Eeohhs2&b=terminalcontent&f=masshealth_consumer_member_application-member-forms&csid=Eeohhs2).

Commonwealth Care - is a state-funded health insurance program for uninsured low and moderate-income Massachusetts residents who don't qualify for MassHealth. Eligible residents may choose from several health plans offered by private health insurance companies. Monthly fees are based on income. Coverage is free for very low income residents. You can contact 1-877-MA-ENROLL (1-877-623-6765) for more information, or use the above link for an application online.

The Children's Medical Security Plan - (CMSP) is a basic health insurance program for Massachusetts children and teens under the age of 19 years who are not eligible for MassHealth. Primary and preventive medical and dental care services are included. Eligibility does not depend on immigration status or income. To apply for the Children's Medical Security Plan (CMSP), you must fill out the Medical Benefit Request (MBR) form, which is a joint application for MassHealth and the CMSP. You can get this application online from the [MassHealth Applications and Member Forms](#); or by calling the MassHealth Enrollment Center at 1-888-665-9993; or by going to a local community health care center.

Energy Assistance Programs:



The Low Income Home Energy Assistance Program (LIHEAP) - usually called fuel assistance, helps low-income families pay their heating bills. Eligibility is based on gross household income. The program is for homeowners and renters. Most fuel assistance households also qualify for weatherization, utility discounts, and emergency furnace repairs for homeowners. Use the online Fuel assistance Eligibility Check at www.massresources.org or call 1-800-632-8175 to see if you might qualify for benefits.

Citizens Energy - heat assistance programs help people who cannot afford to pay their heating bills. The Oil Heat Program gives each eligible household a voucher for 100 free gallons of home heating oil. The Citizens Energy/Distrigas Heat Assistance Program gives a \$150 utility bill credit to eligible households who heat with natural gas. For Information and an oil heat application: 1-877-JOE-4-OIL (1-877-563-4645).

The Good Neighbor Energy Fund helps people in need pay for their winter heating fuel and other energy bills. The Fund is for people who are facing a short-term financial crisis and do not qualify for government fuel assistance programs. For more Information contact 1-800-334-3047.

Utility arrearage programs - help families pay overdue utility bills. Utility arrearage programs help families prevent utility shutoffs or restore utility service that has already been shut off. The programs offer payment plans, debt forgiveness, or a combination of the two. Utility arrearage programs in Massachusetts include Residential Assistance for Families in Transition (RAFT), utility payment plans, and utility company Arrearage Management Programs (AMPs). Call your local utility office for more information. Every investor-owned utility in Massachusetts is required by law to offer an arrearage management program.

Utility Shutoff Protection - Massachusetts laws prevent utility companies from shutting off service to households in special situations. These include senior households, low-income families with infants, and people with serious illnesses who cannot afford to pay their utility bills. During the winter months, utility companies cannot shut off heating-related utilities for households with a financial hardship. For more information call 1-800-392-6066 or contact your utility company.