

# List of places to look when your client needs financial help

## Grant-like financial help

### **Lend A Hand Society**

175 Federal St.  
Boston, MA 02110  
(617)338-5301  
[www.lend-a-hand-society.org](http://www.lend-a-hand-society.org)

The primary purpose of the Lend A Hand Society is to **provide emergency grants and other relief to named individuals by working through qualified, tax-exempt, non-profit social service agencies serving the greater Boston community.** The Lend A Hand also makes grants to social service agencies for camperships for named individuals to help meet a specific need for a particular child which will enable the child to have an educational/growth experience. Grants are also made for the acquisition of books for educational institutions and libraries serving low-income individuals.

The Lend A Hand Society gives priority to requests from social service agencies, which help the poor, the handicapped, children, and the needs of low-income individuals and families. Except for the book mission, grants are made to social service agencies for the support of individuals and families within the greater Boston area.

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### **The Clipper Ship Foundation**

77 Summer Street, Eighth Floor  
Boston, MA 02110  
617-426-7080  
[www.agmconnect.org/clipper1.aspx](http://www.agmconnect.org/clipper1.aspx)

The foundation makes grants to federally tax-qualified nonprofit organizations offering human services to individuals living in Greater Boston (cities and towns lying on or within Route 128) and the cities of Lawrence and Brockton. **Priority is given to organizations that are devoted to helping the homeless and under-housed, people in need, children, elders, and people with disabilities as well as those addressing the needs of new immigrants and low-income communities and neighborhoods.** Special consideration is also given to emergency disaster situations.

The Foundation's normal grant range is \$5,000 to \$25,000.

Proposals should follow the Common Proposal Format designed and published by Associated Grant Makers, Inc., available online at [www.agmconnect.org/cpf](http://www.agmconnect.org/cpf).

Proposals are considered by the Grantmaking Committee and the Board four times a year, in January, April, June, and October. Complete proposals must be received by November 1, March 1, May 1 and August 1 to be considered at the following Committee meeting.

## **Modest Needs**

[www.modestneeds.org](http://www.modestneeds.org)

Modest Needs is a registered charity that works to stop the cycle of poverty before it starts for low-income workers struggling to afford emergency expenses like those we've all encountered before: the unexpected auto repair, the unanticipated trip to the doctor, the unusually large winter heating bill.

By choice, the work we do at Modest Needs is funded exclusively by the generosity of private citizens - people just like you - with donations typically ranging from \$5 to \$100 at a time.

You can apply for assistance from Modest Needs ONLY by completing our online grant application.

To get started, just click the 'Apply for Help' link located on Modest Needs' main menu and complete our short pre-qualification questionnaire.

### **In keeping with its mission, Modest Needs offers the following three types of grants**

#### Grant Type 1. Self-Sufficiency Grants

Modest Needs makes Self-Sufficiency Grants by remitting payment to a creditor / for an expense on behalf of an otherwise self-sufficient individual or family for a relatively small, emergency expense which the individual or family could not have anticipated or prepared for. In making a Self-Sufficiency Grant, our goal is to prevent an otherwise self-sufficient individual or family from entering the cycle of poverty as a result of the financial burden posed by a relatively small emergency expense.

#### Grant Type 2: Back-to-Work Grants

Modest Needs makes Back-to-Work Grants by remitting payment for a small fee or expense that will allow a temporarily unemployed individual to return to productive, full-time employment. In making a Back-to-Work Grant, our goal is to provide a willing but temporarily unemployed individual with the means to return to work.

#### Grant Type 3: Independent Living Grants

Modest Needs makes Independent Living Grants by remitting payment to a creditor / for an expense on behalf of persons who are permanently unable to work but who nevertheless are living independently on the limited income to which they are entitled - their retirement income, or their permanent disability income, for example. In making an Independent Living Grant, our goal is to empower financially responsible persons who cannot work to continue to live independently on their limited incomes, despite an unexpected expense which no conventional agency is prepared to address.

## Other forms of financial help (non-grant like funding)

### **Department of Social Service - Housing Stabilization Funds**

\*In order to receive these funds the victim needs to be (or become) a client at their local domestic violence program that houses these funds. You may contact the agency (or D.S.S.) to find out if they have these funds and are able to help your victim.

#### Description of funds:

These are flexible funds available to program participants to directly assist in ensuring stable housing. Participants should receive a housing assessment and concrete assistance with bill planning as part of the receipt of these funds.

Participants are eligible for these funds once per fiscal year and they can receive up to \$1,000. A copy of the bill is required.

Funds may be dispersed for: utility arrearages (phone, electric, heat), rent/mortgage, and/or car related costs (insurance, loan payments). Programs must list all other resources contacted and note why these resources are unable to assist (funding depleted, individual doesn't meet criteria). Funds cannot be dispersed to program participants; they must be paid directly to the bill originator.

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### **Victim Compensation**

Office of Attorney General Martha Coakley  
Victim Compensation & Assistance Division  
One Ashburton Place, 19th floor  
Boston, MA 02108-1698  
(617) 727-2200  
(617) 742-6262 fax

[www.mass.gov/ago](http://www.mass.gov/ago)

Through the Victim Compensation Division, the Attorney General's Office is able to provide financial assistance to eligible victims of violent crime for uninsured medical and dental care, mental health counseling, funeral and burial costs, and loss of income or financial support as a result of crime-related injury.

Our division uses funds obtained from perpetrators, and can assist with expenses up to a maximum of \$25,000 per crime. Experienced staff within this division will assist victims in understanding their rights as a crime victim, determining what expenses may be eligible for compensation, and assessing what other resources are available to assist them.

### Who is eligible?

- Victims of violent crime occurring in Massachusetts
- Dependents and family members of homicide victims
- Any person responsible for the funeral expenses of a homicide victim

### What are the requirements?

- **The crime must have been reported: to federal, state, or local police, college or university police; through a 209A; through the Dept. of Social Services; or through the Dept. of Elder Affairs.**
- The crime must be reported within five days unless there is good cause for delay in reporting.
- You must cooperate with law enforcement officials in the investigation and prosecution of the crime unless there is a reasonable excuse not to cooperate.
- You must apply for compensation within three years of the crime. Victims under the age of 18 at the time of the crime may apply until age 21, or later in certain limited circumstances.

### What expenses are covered?

To the extent insurance or other funds do not cover your expenses, you may be reimbursed for:

- Medical and dental expenses (including co-payments, equipment, supplies and medications)
- Counseling expenses (for victims, for family members of homicide victims, and for children who witness violence against a family member)
- Funeral/burial costs up to \$4,000
- Lost wages (for victims only)
- Loss of financial support (for dependents of homicide victims)
- Homemaker expenses
- Expenses not covered: property losses, compensation for pain and suffering, and all other losses

To Apply: Complete the "Application For Crime Victim Compensation" available on the Attorney General's website and return it to the Victim Compensation and Assistance Division for verification.

In general, you will receive a decision 4 to 6 months later. Your claim can be reopened for future expenses.

\*Lock changes and security systems are not covered

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## **Residential Assistance For Families In Transition (RAFT)**

The RAFT program was started in 2004. The program's goal is to provide short term, limited financial assistance which will enable families to retain housing, obtain new housing or otherwise avoid homelessness.

## Eligible Use of Funds

- Security deposits and first/last months rent
  - If participant needs to move
- Rent arrearages
  - If participant is facing eviction
- Mortgage payment arrearages
  - If participant is facing foreclosure
- Monthly rental stipend
  - If needed to allow the participant to meet the “no more than 50% of household income for housing” threshold)
- Utility arrearages
  - If utilities are currently shut-off or if the applicant has received a shut-off notice from their utility company
- Furnishings
  - The RNP must determine that such expenses are necessary to ensure that homeless families moving from a shelter environment are able to obtain to their own apartment, i.e., crib, refrigerator, etc
- Transportation related expenses
  - If necessary to maintain employment
  - Total transportation expenses cannot exceed \$1, 500

## RAFT eligibility guidelines for pre-qualification include:

1. Maximum is \$3,000.00 (It's a one-time lifetime fund, cannot exceed maximum amount)
2. Eviction Notice, Letter from Landlord or 14 Day Notice
3. Utility Shut-Off Notice
4. Family Type: Single Parent (w/Child[ren] under 21), Two Parent (w/Child[ren] under 21), Single Women (expecting), Two single adults if one has documented disability.
5. Income: program participants must have incomes at/below 50% or area median income as defined by the federal Dept. of Housing and Urban Development

RAFT can pay a one-life time payment of \$3,000.00. This payment can be divided, for example, if a person has applied for \$1,500.00 last year, this year there is a balance of \$1,500.00 that the applicant is eligible for. This may be used in segments, or a lump sum but the total payment is \$3,000.00.

## Local program(s) that has RAFT funds:

### **Region 3 – South Shore**

South Shore Housing Development Corporation

169 Summer St.

Kingston, MA 02364

(781) 422-4216

[www.southshorehousing.org](http://www.southshorehousing.org)

To locate the list of cities/town per regional RNP service area visit: [www.mass.gov/dhcd](http://www.mass.gov/dhcd) and type RAFT into Search. It will take you to the list by Region.

## National Network To End Domestic Violence Fund

### Amy's Courage Fund

[www.NNEDVFund.org](http://www.NNEDVFund.org)

(202) 543-5566

The National Network to End Domestic Violence Fund (NNEDV Fund) is a 501(c) 3 organization dedicated to creating a social, political and economic environment in which violence against women no longer exists.

#### **Amy's Courage Fund** *formerly The Direct Assistance Fund*

This fund offers emergency financial grants up to \$2,000 directly to domestic violence survivors and their children who are fleeing abusive relationships.

Since 2003, NNEDV have provided more than \$600,000 in emergency financial assistance to families throughout the country, helping them to establish a new life free by paying for:

- Moving and transportation costs for victims who are fleeing, such as plane, train or bus tickets, U-Haul rentals, hotels and other travel expenses;
- Rent and security deposits for new, safe homes;
- Utilities, utility deposits and phone hook-ups;
- Medical expenses such as doctor appointments, medication and prescription eyeglasses;
- Legal fees and expenses for filing for protection orders, custody agreements and divorce;
- Car repairs and transportation needs; and
- Furniture, appliances, clothing and other household needs.

In order to receive aid from this fund, a 501(c) 3 nonprofit organization (usually a local domestic violence or advocacy program) must apply on behalf of the victim. The organization must contact NNEDV Fund for an application form.

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## Interfaith Social Services

5 Adams St.

Quincy, MA 02169

(617) 773-6203

TTY – (800) 472-4987

### Homesafe Program

Homesafe serves South Shore families at risk for homelessness due to financial hardship. Any unexpected event such as illness, unemployment or hospitalization can easily place a family in crisis. Homesafe offers telephone counseling, information and referral, and **limited financial assistance with overdue rent, utilities or medical expenses to those in need.**

### Fresh Start Program

Within Homesafe is a special program called Fresh Start which **provides limited financial assistance to help move families living in shelters or motels into permanent housing.**

Financial counseling is offered to those who have located a new apartment in order to help insure a smooth transition and a successful outcome.

\*\*Mainly covers Norfolk County (Quincy, Braintree, Weymouth, Randolph, Milton, Holbrook, and Cohasset) but does cover Hingham, Hull, and Scituate which are in Plymouth County.

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## **Bridge Fund Of Massachusetts**

233 Needham St.  
Boston, MA 02464  
Director: Lori Lambert  
617-454-1120

The mission of The Bridge Fund is to prevent homelessness for vulnerable, working poor individuals and families who are threatened with the loss of their housing, but often do not qualify for emergency government assistance because they have some income.

The Bridge Fund **mainly funds with interest-free loans that are paid back according to the clients ability. The funding is usually for rental** arrearages and move in expenses (i.e. first and last months rent) but they are willing to work with clients regarding other issues that may make them vulnerable to being homeless (i.e. need for lock changes or security systems – will help to pay rent or mortgage so client can afford the other needs).

**\*Contact needs to be made by service providers – do not give phone # out to clients\***

## **Non-traditional ways of finding financial help**

### **Resources to tap into in the victim's home town:**

1. Selectman's Office
2. Businessmen's association
3. Local churches
4. police associations
5. fire associations
6. large businesses in town
7. community college
8. local Kiwanis, Rotary, or Lions club
9. United Way of Greater Plymouth County (or United Way in your area)
10. local Salvation Army
11. If applicable, local ethnic group
12. If applicable, veteran's affairs

To find out what is available in the client's town you can start by visiting the town's website which should have information on the town's groups and activities.

Once you identify the town's groups, contact them and explain the situation. You can ask for a straight donation or help with a quick fundraiser.

This may be quicker than filling out forms and waiting for grant money. You may also be able to keep your client's identity confidential if that is a concern with some of the other forms of resources.

## Programs that help you search for financial resources

BAMSI's HelpLine  
(508) 584-4357

Program Hours: Monday to Friday – 8:30 a.m. to 5:00 p.m.

BAMSI's Helpline is designed to link people in need with appropriate agencies and/or services that can help them. Helpline provides information and referrals on a wide range of issues as well as advocacy for people facing financial hardships. Helpline provides information concerning human service programs and resources available in Greater Plymouth County and all services are confidential. The program is staffed by a Certified Information and Referral Specialist and trained volunteers.

Helpline callers seek assistance with a variety of concerns related to: basic needs such as food, housing, and emergency shelter; health care and social services; individual and family life situations; and **emergency financial assistance**.

## Programs that help clients use their limited funds for other needs

### **Department of Transitional Assistance**

[www.mass.gov/dta](http://www.mass.gov/dta)

The Department of Transitional Assistance (DTA) is the state agency responsible for administering public assistance programs for needy citizens of the Commonwealth. The Department ensures that the emergency and transitional needs of the individuals and families of the Commonwealth are met through a combination of federal and state funded programs.

**D.T.A. has many programs available to victims in need of financial assistance.**

#### Food Stamp Benefits

Food stamp benefits help to buy nutritious food. To apply or get information, call the D.T.A. application Information Unit at 800-249-2007 or go to your local D.T.A. office.

## Transitional Aid to Families with Dependent Children (TAFDC)

TAFDC provides time-limited cash benefits to certain families with dependent children and pregnant women in the last 120 days of pregnancy.

A recipient must:

- meet income and asset limits;
- live in Massachusetts;
- be a U.S. citizen or a legal immigrant; and
- have a Social Security Number or have applied for a Social Security Number.

## Affordable Food Programs

### Project Bread

145 Border St.  
East Boston, MA 02128  
(617) 723-5000  
[www.projectbread.com](http://www.projectbread.com)

### The FoodSource Hotline

(800) 645-8333  
TTY (800) 377-1292

Project Bread is the voice of hungry people in Massachusetts. It funds 400 food pantries, soup kitchens, and food banks all over Massachusetts. They run the only statewide hunger hotline that answers 35,000 calls a year from families in need and can help families in 140 languages. They work with schools to offer breakfast programs, and fund summer programs so that kids get a nutritious meal when school's out. The first Sunday in May each year, they run the oldest continual pledge walk in the country, The Walk For Hunger.

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### Serve New England

145 Bodwell St.  
Avon, MA 02322  
(508) 436-7663  
(888) 742-7363  
[www.servenewengland.org](http://www.servenewengland.org)

Serve is a private, non-profit corporation that is not affiliated with any government program. They often work with agencies, like WIC, but they are not subsidized by the government. Everyone is eligible to participate in Serve New England, the only requirement is 2 hours of volunteer service in the month in which you place a food order. They are open to all ages, races, and income levels.

### How does Serve Operate?

A participant registers at a local Chapter (list on the website). The chapters are often located in a church, Senior Center or other community agency. Serve purchases food based on the number of orders placed. They buy directly from the manufacturers, wholesalers and local farmers. Because they buy in such large quantities they get better prices that they pass on to you. Each participant is required to volunteer 2 hours of service in the community. Serve then coordinates the distribution of the food to our area warehouses. Each chapter goes to their warehouse to pick up the food they need for their order. Participants go to their Chapter, turn in their community service receipt, and pick up their order.

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[www.meals4kids.org](http://www.meals4kids.org)

This website is here to help you gather resources and increase participation in your school breakfast and summer food service programs.

**The School Breakfast Program** is a federally funded program that provides reimbursement to public or non-profit, private schools that serve breakfast. The program is funded by the United States Department of Agriculture and administered by the Massachusetts Department of Education. Depending on family income, children may be eligible for a free or reduced priced meal. No advance sign-up is necessary.

**The Summer Food Service Program (SFSP)** is a federally funded program that provides free meals to children, ages 18 and under, when school is not in session. Meals are often provided in conjunction with educational and recreational activities. Check out the website to find a program near you.

## **Assistance with Household Bills**

### **Fuel Assistance**

American Red Cross of Massachusetts Bay  
285 Columbus Ave.  
Boston, MA 02116  
(617) 375-0700  
[www.bostonredcross.org](http://www.bostonredcross.org)

The Red Cross had limited **emergency fuel assistance funds** available only at specific times of the year for needy individuals and families.

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Bay State Gas  
Residential Discount Rate Southeast, MA  
(800) 882-5454

**Discounted gas rates** are available to most customers receiving public assistance benefits.

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Catholic Charities of Boston  
[Bureau of the Archdiocese of Boston, Inc.](http://www.catholiccharitiesofboston.org)

75 Kneeland St. 8th Floor  
Boston, MA 02111  
(617) 482-5440  
[www.ccab.org](http://www.ccab.org)

As one of the largest providers of social services in Massachusetts, Catholic Charities responds to the needs of the poor and working poor, provides supportive services to children and families, and assists refugees and immigrants as they become active participants in their communities.

Our programs and services are provided in three major areas: (1) **As an anti-poverty agency, Catholic Charities responds to the needs of the poor and working poor in our communities. This is accomplished by providing or helping them access emergency food, fuel, utility, rental, and mortgage assistance.** (2) Catholic Charities provides a variety of support services for children and families in order to strengthen and preserve families and provide children with the opportunities they deserve. (3) With a variety of multicultural and multilingual services for immigrants and refugees, Catholic Charities is working to help these populations adjust to their new surroundings and become active participants in their communities.

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## Citizens Energy Oil Heat Program

88 Black Falcon Ave.  
Center Lobby Suite 342  
Boston, MA 02210  
(617) 338-6300  
[www.citizenenergy.com](http://www.citizenenergy.com)

The Citizen Energy Oil Heat Program helps buffer needy families from volatile heating oil prices. Citizen Energy helps needy Bay State residents to make ends meet during tough winter months.

Starting December 12, 2005 families who have exhausted their federal **fuel assistance** benefit will automatically receive a letter from Citizens Energy providing authorization for a one-time delivery of up to 200 gallons of heating oil at 40% off retail price. Also, starting December 12, non-federal fuel assistance households seeking help can call the Citizens Energy Oil Heat Program's toll-free number, (877) JOE-4-OIL or (877) 563-4645 to request an application for discount heating oil.

For low-income families who have yet to apply for federal fuel assistance, Citizens will direct them to their local fuel assistance agency.

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## Citizens for Citizens (CFC)

264 Griffin St.  
Fall River, MA 02724  
Fall River Office - (508) 679-0041  
Taunton Office – (508) 823-6346  
Info Line – (508) 676-7397  
[www.cfcinc.org](http://www.cfcinc.org)

CFC's mission is to assist members of the low-income community by the provision of **services and programs which attack the cycle of poverty**. They advocate on behalf of low-income people with governmental agencies, private agencies and the community-at-large.

Emergency aid for food, rent and utilities are provided at the Main Office in Fall River and office in Taunton. The program provides a **one-time voucher for food or payment for utility or fuel**. Payment for the **first month's rent or mortgage**, as needed, to prevent eviction.

Towns cover: Lakeville

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Department of Housing and Community Development  
Division of Community Services  
Community Service Unit  
100 Cambridge St. Suite 300  
Boston, Ma 02114  
(617) 573-1400  
or  
(800) 632-8175 (the HEATLINE)  
[www.mass.gov/dhcd](http://www.mass.gov/dhcd)

The Department of Housing and Community Development offers programs, housing and funding to communities to serve those with low to moderate incomes.

## Programs

### Low Income Home Energy Assistance Program (LIHEAP)

The LIHEAP (also known as **Fuel Assistance**) provides eligible households with help in paying winter heating bills. The program pays benefits of fixed amounts based on household income and size. An additional benefit is available to eligible households having a high energy burden. Local administrating agencies determine household eligibility based on annualized income and the number of members in the household. The agency then will make payments towards the heating bills to the primary heat source vendor.

### Weatherization Assistance Program (WAP)

The WAP is designed to assist low-income households **reduce their heating bills by providing home energy efficiency services**. The program is operational year round. After a household is determined eligible, the local agency schedules an energy inspection of the home. Typical work includes air sealing, attic and/or sidewall insulation, weather-stripping, and minor repairs associated with the weatherization work. Due to limited funding, priority points are awarded to households with members who are elderly, handicapped, children under 7, or Native Americans. Households with exceptionally high bills also may receive priority of service.

### Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)

HEARTWAP is designed to **provide heating system repair and replacement services to low-income households**. The program is operational year round. During the winter months, the program serves primarily as an emergency intervention service to provide assistance to low-income clients having problems with the operation of their primary heating system. Emergency repairs average between \$150-\$200. Heating system replacement for unsafe, inoperable, and irreparable systems can be as high as \$4,125.

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Department of Telecommunication and Cable  
1 South Station  
Boston, Ma 02110  
(617) 305-3540

The Department of Telecommunication and Energy (“DTE”) is the state agency that **regulates the electric, gas and telephone companies**. In Massachusetts, the investor owned electric and gas companies are regulated by the state and must offer the low income discounts. You may contact the DTE’s consumer division to find out about these low income discounts at (617) 305-3531 or (800) 392-6066

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## Energy Bucks

[www.energybucks.com](http://www.energybucks.com)

There are a number of programs that help residents who qualify manage their energy costs. These programs include **fuel assistance, utility discount rates and energy efficiency services**. A group of the state’s utility companies have joined forces with The Massachusetts Association for Community Action (MASSCAP) and Low-Income Energy Affordability Network (LEAN) to promote the programs to qualifying households. The initiative is known as Energy Bucks.

Each of the programs under the Energy Bucks umbrella has slightly different eligibility requirements. All of them are based on your income level and the size of your family. Energy Bucks are neither cash nor checks. Instead, they're the money you save by participating in one or more of the programs. You could receive a monthly discount worth approximately 20 % on your gas and electric utility bills, help with paying for your home's winter heat and efficiency services worth up to \$2,000.

You apply for the energy assistance programs that may be available to you through a Community Action Program (CAP) in your area.

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## Good Neighbor Energy Fund

(800) 334-3047

Website: [www.magoodneighbor.org](http://www.magoodneighbor.org)

The Massachusetts Good Neighbor Energy Fund is available to any Massachusetts resident who, because of **temporary financial difficulty, cannot meet a month's energy expense** and is not eligible for state or federal energy assistance. You may apply by directly contacting your local Salvation Army Service Center. For more information about eligibility criteria and where to apply, please call: 1-800-334-3047 (serving area codes 508, 617, 781 and 978) or 1-800-262-1320 (serving area code 413).

Benefits **provide a maximum \$200 payment towards energy** households with incomes between 151-200 percent of federal poverty level. Administered by the Salvation Army, the fund helps customers pay their energy bills, especially people in financial crisis who may not qualify for other fuel assistance.

## Local Salvation Army Locations

8 Carver St.  
Plymouth, MA 02360  
(508) 746-1559

216 Centre St.  
Brockton, MA 02303  
(508) 583-1896

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## MassEnergy Consumer Alliance

(617) 524-3950

(800) 287-3950

Mass Energy Heating Oil Alliance is a program for any household, regardless of the income, who wants to **save on heating and electricity costs**. Serving Eastern and Central Massachusetts.

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## Mass Heat

(800) 632-8175

Provides information **on fuel assistance** and directs the caller to the right agency

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## People Action in Community Endeavors Inc. (PACE)

166 Williams St.

P.O. Box 5626

New Bedford, MA 02740

(508) 999-9920

[www.paceinfo.org](http://www.paceinfo.org)

PACE administers programs and social services to individuals, families, and communities on the Southcoast of Massachusetts. PACE is a non-profit agency devoted to assisting families and individuals in becoming self-sufficient. Programs include; Housing, **Fuel Assistance**, and Food Pantry.

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## QCAP-Energy Assistance

(617) 479-8181 ext. 101

[www.qcap.org/ProgsEnergy.htm](http://www.qcap.org/ProgsEnergy.htm)

QCAP's Energy Program provides **financial assistance to thousands of people during the winter months to help them heat their homes**. In addition, the program works throughout the year to help households with home improvements that will help conserve energy and keep heating bills low.

QCAP covers Weymouth area only.

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## Self Help, Inc.

1362 Main St.

Brockton, MA

(508) 588-5440

[www.selfhelpinc.org](http://www.selfhelpinc.org)

Offers **fuel and winterization assistance to low income individuals**.

Covers:

Abington, Brockton, Bridgewater, East Bridgewater, Hanson, Rockland, West Bridgewater and Whitman

Open November – April

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### South Shore Community Action Council

265 South Meadow Rd.

Plymouth, MA 02360

(508) 747-7575

Fuel Assistance (508) 746-6707

[www.sscac.org](http://www.sscac.org)

SSCAC is a non-profit organization provides a range of critical services to low-income individuals and families on the South Shore of Massachusetts. The programs **include Fuel Assistance, Weatherization**, Transportation, Child Care/Head Start, Consumer Assistance, **Homeless Assistance**, Community Partnerships, Emergency Services, Employment and Training, and the South Shore Aids Project.

SSCAC covers:

Halifax, Duxbury, Hanover, Hingham, Kingston, Marshfield, Middleboro, Norwell, Pembroke, Plymouth, Plympton, Scituate and Wareham

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### The Special Fund of United Way Massachusetts Bay

51 Sleeper St.

Boston, MA 02210

(617) 624-8000

The Special Fund for **Emergency Financial Assistance** is a central pool of funds from trusts, charities and individuals, which meets financial emergencies of low income individuals and families in Greater Boston.

### Utilities Assistance

Catholic Charities of Boston

[Bureau of the Archdiocese of Boston, Inc.](http://www.ccab.org)

75 Kneeland St. 8th Floor

Boston, MA 02111

(617) 482-5440

[www.ccab.org](http://www.ccab.org)

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### Catholic Charities South

686 North Main St.  
Brockton, MA 02301  
(508) 587-0815

Catholic Charities South, a community service center of Catholic Charities, Archdiocese of Boston, has a 90-year tradition of meeting the emerging and changing needs of children and families in Brockton and surrounding communities. Catholic Charities South is a vital community resource offering a continuum of care including Basic Needs Emergency **Services such as food, fuel, and rental assistance**; youth and family support services; English for Speakers of Other Languages classes; and mental health and substance abuse counseling. Annually, Catholic Charities South serves more than 24,000 children, adults, and families from more than 30 cities and towns.

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### Citizens for Citizens (CFC)

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Fall River, MA 02724  
Fall River Office - (508) 679-0041  
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[www.cfcinc.org](http://www.cfcinc.org)

CFC's mission is to assist members of the low-income community by the provision of **services and programs which attack the cycle of poverty**. They advocate on behalf of low-income people with governmental agencies, private agencies and the community-at-large.

Emergency aid for food, rent and utilities are provided at the Main Office in Fall River and office in Taunton. The program provides a **one-time voucher for food or payment for utility or fuel**. Payment for the **first month's rent or mortgage**, as needed, to prevent eviction.

Town covered in Plymouth County: Lakeville

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## Department of Public Utilities

1 South Station  
Boston, Ma 02110  
(617) 305-3500

The mission of the Department is to ensure **that utility consumers are provided with the most reliable service at the lowest possible cost**; to protect the public safety from transportation and gas pipeline related accidents; to oversee the energy facilities siting process; and to ensure that residential ratepayers' rights are protected under regulations.

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## Department of Telecommunication and Cable

1 South Station  
Boston, Ma 02110  
(617) 305-3540

The Department of Telecommunication and Energy (“DTE”) is the state agency that **regulates the electric, gas and telephone companies**. In Massachusetts, the investor owned electric and gas companies are regulated by the state and must offer the low income discounts. You may contact the DTE’s consumer division to find out about these low income discounts at (617) 305-3531 or (800) 392-6066

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## Energy Bucks

[www.energybucks.com](http://www.energybucks.com)

There are a number of programs that help residents who qualify manage their energy costs. These programs include **fuel assistance, utility discount rates and energy efficiency services**. A group of the state’s utility companies have joined forces with The Massachusetts Association for Community Action (MASSCAP) and Low-Income Energy Affordability Network (LEAN) to promote the programs to qualifying households. The initiative is known as Energy Bucks.

Each of the programs under the Energy Bucks umbrella has slightly different eligibility requirements. All of them are based on your income level and the size of your family. Energy Bucks are neither cash nor checks. Instead, they're the money you save by participating in one or more of the programs. You could receive a monthly discount worth approximately 20 % on your gas and electric utility bills, help with paying for your home's winter heat and efficiency services worth up to \$2,000.

You apply for the energy assistance programs that may be available to you through a Community Action Program (CAP) in your area.

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## Good Neighbor Energy Fund

(800) 334-3047  
Website: [www.magoodneighbor.org](http://www.magoodneighbor.org)

The Massachusetts Good Neighbor Energy Fund is available to any Massachusetts resident who, because of **temporary financial difficulty, cannot meet a month's energy expense** and is not eligible for state or federal energy assistance. You may apply by directly contacting your

Local Salvation Army Service Center. For more information about eligibility criteria and where to apply, please call: 1-800-334-3047 (serving area codes 508, 617, 781 and 978) or 1-800-262-1320 (serving area code 413).

Benefits **provide a maximum \$200 payment towards energy** households with incomes between 151-200 percent of federal poverty level. Administered by the Salvation Army, the fund helps customers pay their energy bills, especially people in financial crisis who may not qualify for other fuel assistance.

### Local Salvation Army Locations

8 Carver St.  
Plymouth, MA 02360  
(508) 746-1559

216 Centre St.  
Brockton, MA 02303  
(508) 583-1896

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### Keyspan Energy Assistance Programs ON Track Program (800) 503-5172

On Track works with 350 low-income 1-2 family heating customers, who are receiving public assistance, to help them resolve financial difficulties. Each participant receives a financial and energy home study kit that includes audio tapes and work books and individualized customer services tools like: household financial analysis, how to develop an affordable payment plan for past due and future bills, information referrals to financial assistance programs, assistance with applications for government and non-profit benefits and support groups. Many customers also become eligible for bill forgiveness up to \$400.

[www.keyspanenergy.com/customer/saving/](http://www.keyspanenergy.com/customer/saving/)

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MassEnergy Consumer Alliance  
(617) 524-3950  
(800) 287-3950

Mass Energy Heating Oil Alliance is a program for any household, regardless of the income, who wants to **save on heating and electricity costs**. Serving Eastern and Central Massachusetts.

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### Massachusetts Electric / National Grid

[www.nationalgridus.com/masselectric/home/rates/4\\_lowincome.asp](http://www.nationalgridus.com/masselectric/home/rates/4_lowincome.asp)

1-800-322-3223

Monthly discount for customers with income at or below 200% FPG and who receive assistance from certain public benefit programs. Download an [application](#) online.

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QCAP-Energy Assistance  
(617) 479-8181 ext. 101  
[www.qcap.org/ProgsEnergy.htm](http://www.qcap.org/ProgsEnergy.htm)

QCAP's Energy Program provides **financial assistance to thousands of people during the winter months to help them heat their homes**. In addition, the program works throughout the year to help households with home improvements that will help conserve energy and keep heating bills low.

QCAP covers Weymouth area only.

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Self Help, Inc.  
1362 Main St.  
Brockton, MA  
(508) 588-5440  
[www.selfhelpinc.org](http://www.selfhelpinc.org)

Offers **fuel and winterization assistance to low income individuals**.

Covers:

Abington, Brockton, Bridgewater, East Bridgewater, Hanson, Rockland, West Bridgewater and Whitman

Open November – April

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The Special Fund of United Way Massachusetts Bay  
51 Sleeper St.  
Boston, MA 02210  
(617) 624-8000

The Special Fund for **Emergency Financial Assistance** is a central pool of funds from trusts, charities and individuals, which meets financial emergencies of low income individuals and families in Greater Boston.

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Consumer Affairs & Business Regulations  
[www.mass.gov/ocabr](http://www.mass.gov/ocabr)

*Financial Hardship, Personal Emergency and Serious Illness*

You are protected from having your **electric or gas service** shut off if you have a financial hardship **AND**

1. you, or someone in your home, is seriously ill; or
2. you have an infant in the home under 12 months; or

3. it is between November 15 and March 15 and you need the service to heat your home.

A **financial hardship** exists when a customer is unable to pay an overdue bill and such customer meets income eligibility requirements for the Low-Income Home Energy Assistance Program (“LIHEAP”) administered by the Department of Housing and Community Development. You may be eligible for assistance if your household income does not exceed 200% of current federal poverty guidelines. More information can be found on the [LIHEAP](#) website. For the most recent [LIHEAP Income Eligibility Chart](#) information, look in the “Up to 200% of Poverty” column. Alternatively, the Department of Telecommunications and Energy may determine that a financial hardship exists. [220 C.M.R. § 25.01](#).

If you have a financial hardship, you should inform your utility company immediately. Your company will send you a certifying form. You will have seven days to return it to the Company with documentation supporting your need for protection.

### **If you are age 65 or older**

Utility companies may not shut off service to households where all residents are 65 years or older without written approval from the Department of Telecommunications and Energy. If all residents of your household are over age 65, you should inform your utility company. [220 C.M.R. § 25.05](#).

## **Weatherization Assistance**

Department of Housing and Community Development  
Division of Community Services  
Community Service Unit  
100 Cambridge St. Suite 300  
Boston, Ma 02114  
(617) 573-1400  
or  
(800) 632-8175 (the HEATLINE)  
[www.mass.gov/dhcd](http://www.mass.gov/dhcd)

The Department of Housing and Community Development offers programs, housing and funding to communities to serve those with low to moderate incomes.

### **Programs**

#### **Low Income Home Energy Assistance Program (LIHEAP)**

The LIHEAP (also known as **Fuel Assistance**) provides eligible households with help in paying winter heating bills. The program pays benefits of fixed amounts based on household income and size. An additional benefit is available to eligible households having a high energy burden. Local administrating agencies determine household eligibility based on annualized income and the number of members in the household. The agency then will make payments towards the heating bills to the primary heat source vendor.

#### **Weatherization Assistance Program (WAP)**

The WAP is designed to assist low-income households **reduce their heating bills by providing home energy efficiency services**. The program is operational year round. After a household is determined eligible, the local agency schedules an energy inspection of the home. Typical work includes air sealing, attic and/or sidewall insulation, weather-stripping, and minor repairs associated with the weatherization work. Due to limited funding, priority points are awarded to households with members who are elderly, handicapped, children under 7, or Native Americans. Households with exceptionally high bills also may receive priority of service.

### Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)

HEARTWAP is designed to **provide heating system repair and replacement services to low-income households**. The program is operational year round. During the winter months, the program serves primarily as an emergency intervention service to provide assistance to low-income clients having problems with the operation of their primary heating system. Emergency repairs average between \$150-\$200. Heating system replacement for unsafe, inoperable, and irreparable systems can be as high as \$4,125.

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### South Shore Community Action Council

265 South Meadow Rd.

Plymouth, MA 02360

(508) 747-7575

Fuel Assistance (508) 746-6707

[www.sscac.org](http://www.sscac.org)

SSCAC is a non-profit organization provides a range of critical services to low-income individuals and families on the South Shore of Massachusetts. The programs **include Fuel Assistance, Weatherization**, Transportation, Child Care/Head Start, Consumer Assistance, **Homeless Assistance**, Community Partnerships, Emergency Services, Employment and Training, and the South Shore Aids Project.

SSCAC covers:

Halifax, Duxbury, Hanover, Hingham, Kingston, Marshfield, Middleboro, Norwell, Pembroke, Plymouth, Plympton, Scituate and Wareham

### Telephone Assistance

#### Consumer Affairs & Business Regulations

[www.mass.gov/ocabr](http://www.mass.gov/ocabr)

#### *Financial Hardship, Personal Emergency and Serious Illness*

In the event a telephone customer cannot pay his/her phone bill, and if there is a seriously ill person living in the home who depends on access to the telephone the phone company must grant a 30 day delay before discontinuing service. The request from the customer may be made by phone, but a letter from a physician is required within 7 days. Two 30 day extensions may also be granted, each requiring a letter from a physician. Contact your phone company's business department for further information.

If you can demonstrate that there is a PERSONAL EMERGENCY which endangers the health or safety of someone in your household and you require continued access to telephone service and are unable to pay your bill, we will continue your telephone service for a period not to exceed 30 days. You must inform the Company, in writing, of the reason why you are unable to pay your bill and the nature of the emergency.

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## **Energy Efficiency Services**

Action Inc.  
47 Washington St.  
Gloucester, MA 01930  
(978) 281-3900  
(800) 696-9276  
[www.actioninc.org](http://www.actioninc.org)

**ACTION** promotes economic security, not dependency. Action responds quickly when a family or individual is in crisis to avoid costly, long-term problems. This includes **energy assistance, emergency shelter, emergency rental assistance and housing advocacy**. While emergency services are the largest category of our service, the highest priority is helping people achieve permanent economic security.

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Community Service Unit  
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## Low-Income Energy Efficiency

National Grid

(800) 632-8300

[www.nationalgridus.com/masselectric](http://www.nationalgridus.com/masselectric)

Customers of Massachusetts regulated electric and gas companies who receive low-income discount rate may also be eligible for **free energy efficiency services**. For more information contact your local Community Action agency or visit the MassSAVE website

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## MassSAVE

(866) 527-7283

[www.masssave.com](http://www.masssave.com)

MassSAVE is brought to you by your local electric and gas utilities and energy efficiency service providers and **provides year-round home energy solutions to save you money, improve the energy performance of your home**, reduce air pollution, and protect the environment.

MassSAVE is the new name for the Massachusetts Residential Conservation Services Program, which has been available since 1980. The program underwent a massive redesign in 2001 and today provides energy information and services to all Massachusetts residential energy users.

## National Grids's HEAT Loan Program

The HEAT Loan Program **provides customers with no-interest and low-interest loans (up to 3%) to assist customers with the installation of qualified energy efficient improvements in their homes**. The loans are available up-to \$15,000 with terms up-to 7 years. To apply for the loan, the customer must own and reside in a one to four family residence and obtain a Home Energy Assessment through the MassSAVE Program.

By investing in recommended energy efficiency upgrades through National Grid's HEAT Loan Program, you may be able to reduce your energy costs by up to 30%!

### HEAT Loan Features:

- 0% - 3% Annual Percentage Rate (APR) on loan amounts up to \$15,000 for eligible improvements
- Loan terms up to 7 years
- No prepayment penalty

### Eligible Measures Include:

- Attic, wall and basement insulation
- High efficiency heating systems and water heaters
- ENERGY STAR® replacement windows
- Duct sealing and duct insulation

To learn more about National Grid's HEAT Loan Program and any additional incentives, please call (800) 632-8300.

## **Home Energy Assessment and Incentive Program**

### RESIDENTIAL HOME ENERGY ASSESSMENT

Bay State Gas wants to help you save money and energy. Through the MassSAVE Program we will provide energy-saving tips and incentives to help you increase the energy efficiency of your home. We offer no-cost, no-obligation Home Energy Assessments that provide you with an Offer Sheet report listing energy-saving measures that qualify for incentives. We will pay 50% of the cost, up to \$1,500, to help you weatherize your home or apartment.

The following lists measures that qualify for financial incentives through Bay State's Program:

#### Eligible Energy-Saving Measures

(certain conditions apply)

- Attic insulation (When R-11 or less exists at the time of the home energy assessment)
- Wall insulation (When none exists at the time of the home energy assessment)
- Heating pipe/duct insulation
- Thermostat installations
- Water heater tank wrap
- Low-flow showerhead
- Faucet aerator

Bay State Gas will pay 50% up to \$1,500 of the total cost of purchasing and installing attic, wall, heating pipe/duct insulation, as well as programmable thermostats.

- When needed, we will supply and install a water heater tank wrap, low-flow showerhead and faucet aerator at no cost.
- Rebates are also available to reduce the cost of replacing inefficient heating systems, water heaters, and old, leaky windows. Rebates are in addition to the 50%, \$1,500 maximum incentive for weatherization measures
- Income eligible and Fuel Assistance recipients may qualify for this program at no cost.