

Boston ElderINFO

Financial Resources – Suffolk County

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Boston ElderINFO makes no statements about the quality of the service provided by the listings in this booklet and cannot be held responsible for the quality of service they provide.

Boston ElderINFO, a program of Boston Senior Home Care, Central Boston Elder Services and Ethos, is funded in whole or in part by contracts with the Massachusetts Executive Office of Elder Affairs.

For Information and Referrals in Boston call Boston ElderINFO at 617-292-6211 TTY 617-451-6404

For Information and Referrals outside of Boston call 1-800-AGE-INFO (800-243-4636) TTY 800-872-0166

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CREDIT COUNSELING PROGRAMS

Credit counseling programs give free advice to people who are in debt and who have questions about their finances. People who need help paying off their debts can enroll in a low-cost debt management plan.

Consumer Credit Counseling Service of Southern New England	
Address	101 Federal Street, Suite 1900 Boston, MA 02110
Phone	888-845-5669 (24 hour line)
Web/Email	www.moneymanagement.org/
Financing	Credit Counseling/Debt Management
Languages:	English, Spanish
Services:	Consumer Credit Counseling Service of Southern New England works with individuals to assist them in dealing with the burden of excessive debt and credit difficulties. Consultation is free; depending on financial situation they offer a sliding scale. You will need your income information, living expenses, debt information for the consultation.

Codman Square Health Center - DOTWELL	
Address	637 Washington Street Dorchester Center, MA 02124
Phone	617-474-1442 or 617-822-8120
Web/Email	http://codman.org/services/financial_health.html
Financing	Credit Counseling/Debt Management/Free Tax Preparation
Languages:	English, Spanish
Services:	DOTWELL offers a wide range of financial health services, from one-on-one credit counseling sessions to personal finance workshops. They train community members to assist others in maintaining their credit health. Services include free tax preparation and asset building, credit coaching and counseling, personal finance workshops and skills for life training.

FINANCIAL ASSISTANCE

Financial assistance programs provide financial assistance for individuals who need help with a variety of financial obligations such as utilities, fuel, rental, food stamps, tax preparation etc.

Allston Brighton Area Planning Action Council		
Address	143 Harvard Avenue	406 Cambridge Street
	Allston, MA 02134	Allston, MA 02134
Phone	617-783-1485	617-347-5624
Web/Email	www.allstonbrightonapac.org (this website has stepped out temporarily)	
Languages:	Cambodian, Chinese, English, Italian, Spanish and Vietnamese	
Services:	Earned Income Tax Credit (EITC) Tax Preparation, Medical Debt Counseling, fuel assistance, medical debt counseling and they offer a food pantry.	

ABCD – Allston Brighton Neighborhood Opportunity Center	
Address	640 Washington Street
	Brighton, MA 02132
Phone	617-903-3640
Web/Email	www.allstonbrightonapac.org/allston-brighton-noc.aspx
Languages:	English and Spanish
Services:	Case Management, Telephone Life Line Services, Food Pantry, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Fuel Assistance, Tax Assistance, Immigration and Citizenship Services Referrals -- referrals only, SummerWorks, Financial Literacy Workshops, ESOL, Computer Labs and Trainings, Utility Bill Advocacy, Clothing Assistance, Furniture Assistance, Holiday Gifts, Holiday Meals and Job Readiness Workshops. In addition they also provide Housing Search Assistance (assistance with the search for affordable housing), Foreclosure Workshop (informational workshops on Foreclosure prevention and referrals to services) and Food Vouchers (emergency food assistance through food vouchers to local supermarkets)

ABCD - Asian American Civic Association	
Address	87 Tyler Street
	Boston, MA 02111
Phone	617-426-9492
Web/Email	www.aaca-boston.org
Languages: Chinese, English and Spanish	
Services: Case Management, Food Stamp/SNAP, Holiday Gifts, Fuel Assistance, Tax Assistance, Immigration and Citizenship Services, ESOL -all levels, SummerWorks, Interpretation and Translation, Job Development and Placement, Homeowner Program, Housing Counseling, Vocational Skills Training, Mental Health Counseling, Alternative Energy Installation, Financial Counseling and Medical Support Services	
ABCD – Citywide Boston Hispanic Center	
Address	30 Bickford Street
	Jamaica Plain, MA 02130
Phone	617-506-7917
Web/Email	www.bostonabcd.org/citywide-boston-hispanic-center.aspx
Languages: English, Spanish	
Services: Case Management, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts - including a celebration for Three Kings Day, Fuel Assistance, Notary Services, Immigration and Citizenship Services, SSI Application Assistance, ESOL - referrals only, Utility Bill Advocacy, Telephone Life Line Services, Tax Assistance, Housing Search Workshop, Holiday Meals, Job Readiness Workshops, Financial Literacy Workshops.	

ABCD – Dorchester Neighborhood Service Center	
Address	110 Claybourne Street
	Dorchester, MA 02121
Phone	617-288-2700
Web/Email	www.bostonabcd.org/dorchester-nsc.aspx
Languages: English, Spanish	
Services: Case Management, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, Utility Bill Advocacy, SummerWorks and Job Readiness Workshops.	

ABCD – East Boston APAC	
Address	21 Meridian Street
	East Boston, MA 02128
Phone	617-567-8857
Web/Email	www.eastbostonapac.org
Languages: English, Spanish	
Services: Case Management, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, SummerWorks, ESOL, Telephone Life Line Services and Job Readiness Workshops.	

ABCD – Roxbury/N.Dorchester Neighborhood Opportunity CTR	
Address	22 Elm Hill Avenue
	Roxbury, MA 02121
Phone	617-442-5900
Web/Email	http://bostonabcd.org/roxburyn-dorchester-noc.aspx
Languages: English, Spanish	
Services: Case Management, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance Tax Assistance, SummerWorks, ESOL, Telephone Life Line Services and Job Readiness Workshops. Elm Hill Family Center also offers senior programs that include drop in center, exercise and wellness classes and social activities for seniors.	

ABCD – Jamaica Plain APAC	
Address	30 Bickford Street
	Jamaica Plain, MA 02130
Phone	617-522-4250
Web/Email	www.jamaicaplainapac.org
Languages: English, Spanish	
Services: Case Management, Clothing and Articles Assistance, Telephone Life Line Services, Food Pantry, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Notary Services, Tax Assistance, Utility Bill Advocacy, SummerWorks, Financial Literacy Workshops, Job Readiness Workshops, Adopt-A-Family and Housing Search Assistance.	

ABCD – John F. Kennedy Family Service Center	
Address	23A Moulton Street
	Charlestown, MA 02129
Phone	617-241-8866
Web/Email	www.bostonabcd.org/john-f-kennedy-fsc.aspx
Languages: English, Spanish	
Services: Case Management, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Fuel Assistance, Utility Bill Advocacy, Telephone Life Line Services and Job Readiness Workshops. Addition senior services include a drop-in senior center, as well as recreational activities, group outings, exercise classes, prescription pick-up services, transportation, home care, meal delivery services, Clothing and articles assistance, Summer Works, Translation and interpretation.	

ABCD – Mattapan Family Service Center	
Address	535 River Street
	Mattapan, MA 02126
Phone	617-298-2045
Web/Email	http://bostonabcd.org/mattapan-fsc.aspx
Languages: English, Spanish	
Services: Case Management, Telephone Life Line Services, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Fuel Assistance, Tax Assistance, Utility Bill Advocacy, ESOL – all levels, Computer Labs and Workshops, SummerWorks, Financial Literacy Workshops, Holiday Meals, Job Readiness Workshops, Foreclosure Prevention Program, Homeowner Class, Adult Education, Senior Services, Senior Brown Bag, Day trips, Education workshops, Exercise workshops, and Clothing & articles assistance.	

ABCD – North End/West End Neighborhood Service Center	
Address	1 Michelangelo Street
	Boston, MA 02113
Phone	617-523-8125
Web/Email	www.bostonabcd.org/north-endwest-end-nsc.aspx
Languages: English, Spanish	
Services: Case Management, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Fuel Assistance, Utility Bill Advocacy, ESOL – all levels, Holiday Meals, Clothing & Articles Assistance, Food Pantry, Notary Services, Translation & Interpretation, Supermarket Shuttle, Housing Counseling, Advocacy, and Search Assistance, Hot Meals & Snacks and Senior Services.	

ABCD – South Boston APAC	
Address	424 West Broadway Street
	South Boston, MA 02127
Phone	617-269-5160
Web/Email	www.southbostonapac.org
Languages: English, Spanish	
Services: Case Management, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, SummerWorks, Clothing Assistance and Furniture Assistance.	

ABCD – South End Neighborhood Service Center	
Address	554 Columbus Avenue
	Boston, MA 02118
Phone	617-267-7400
Web/Email	www.bostonabcd.org/south-end-nsc.aspx
Languages: English, Spanish	
Services: Case Management, Clothing Assistance, Food Pantry - Project Bread, MassHealth Application Assistance, Food Stamp/SNAP Application Assistance, Housing Assistance, Holiday Gifts, Holiday Meals - Thanksgiving and Christmas, Fuel Assistance, Tax Assistance, Computer Labs and Workshops, SummerWorks, Financial Literacy Workshops, Utility Bill Advocacy, Job Readiness Workshops, and Holiday Meals.	

American Cancer Society - Statewide	
Address	30 Speen Street
	Framingham, Massachusetts 01701
Phone	Cancer Information: 800-227-2345 508-270-4600 Community Connections: 800-952-7664
Web/Email	www.cancer.org
Languages: English, Spanish and other languages	
Services: The American Cancer Society programs "Community Connections" works with community contacts to acquire medications, supplies, home care equipment and puts callers in touch with local resources, including support groups.	

American Red Cross of Massachusetts Bay	
Address	285 Columbus Avenue
	Boston, MA 02116
Phone	617-375-0700, MA Only 1-800-564-1234 617-274-5200
Web/Email	www.redcross.org/ma/boston
Languages: English, Spanish, Russian, Malaysian, French, and Polish	
Services: The American Red Cross provides food and shelter in emergencies, operates the largest food pantry in New England, teaches lifesaving skills, trains nurses aids and certified nursing assistants, serves members of the Armed Forces by supporting them and restoring their family connections, and more. All American Red Cross disaster assistance is free, made possible by voluntary donations of time and money from the American people.	

Boston Taxpayers Referral and Assistance Center (TRAC)	
Address	1 City Hall, Mezzanine, Rm. M-5, Assessing Department
	Boston, MA 02201
Phone	617-635-4287
Web/Email	www.cityofboston.gov/assessing/trac.asp
Languages: English, Spanish	
Services: The City of Boston has offers a residential exemption to homeowners that occupy their property as the principal residence. Taxpayers who own and occupy their home can save on their tax bill by having a portion of their tax bill exempted from taxation. To qualify for the residential exemption, homeowners must own and occupy their home on January 1 preceding the start of the fiscal year. Applications are available online or at the above address.	

Boston Water & Sewer Commission	
Address	980 Harrison Avenue
	Boston, MA 02119
Phone	617-989-7800, Fax: 617-989-7710
Web/Email	www.bwsc.org/SERVICES/billing_assistance/discounts.asp
Languages: English, Spanish, Italian, French Creole and Russian	
Services: Homeowners 65 years of age or older or fully disabled homeowners living in 1-4 family homes are eligible for a 25% discount on the water portion only of their bill. Sewer and miscellaneous charges are not included within the discount. Only owner-occupied residential properties are eligible for the discount. To apply for a discount on your water portion charges, you must fill out the Discount Form, available at BWSC offices at 980 Harrison Avenue, Boston or by downloading the Discount Application form. Senior citizens must provide proof of age such as a birth certificate, driver's license or MBTA senior citizen pass. For disabled persons, you must provide a doctor's note or an Award Letter from Social Security or the Veterans' Administration.	

Catholic Charities – North of Boston	
Address	117 N. Common Street, Lynn, MA 01902
Phone	781-593-2312
Web/Email	www.ccab.org
Languages: English, Spanish	
Services: Basic needs, education and training, family support, counseling, development, volunteers and limited financial help.	
Catholic Charities - The Labouré Center	
Address	275 W. Broadway, South Boston, MA 02127
Phone	617-268-9670
Languages: English, Spanish	
Services: Basic needs, child care, counseling, education and training, family support, interpreter services, immigration legal services, refugee services, substance abuse services and limited financial help.	
Catholic Charities – Yawkey Center	
Address	185 Columbia Road, Dorchester, MA 02121
Phone	617-506-6600
Languages: English, Spanish	
Services: Adult education, basic needs, child care, elder services, ESOL, family support, food pantry, shelter and limited financial help.	

City Mission Society of Boston	
Address	14 Beacon Street, Suite 203
	Boston, MA 02108
Phone	617-742-6830 Fax: 617-742-8470
Web/Email	www.cmsboston.org
Languages: English and Spanish	
Services: City Mission is a non-profit agency providing homelessness prevention counseling, crisis intervention, information and referral and limited financial assistance when available for emergencies (rent, utilities, food, and fuel, etc.)	

Comcast	
Address	414-416 Cambridge Street
	Allston, MA 02134
Phone	Main: 1-800-266-2278 Toll Free:1-800-850-4550 Close Caption:1-800-266-2278
Web/Email	www.comcast.com
	TTY/TDD, Hearing /Speech Impaired should call 711 for Customer Service
Languages: English, Spanish, call for more information.	
Services: Comcast has a Telecommunication Device for the Deaf (TDD) for use by hearing impaired and audio reading services for its visually impaired subscribers. Comcast offers Internet Essentials, a low cost internet service and discounted computer equipment. They also offer a discounted rate for seniors 65+ on their basic cable service. Call for more information.	

Community Action Programs Inter-City, Inc. (CAPIC)	
Address	100 Everett Avenue, Unit 14
	Chelsea, Massachusetts 02150
Phone	(617) 884-6130 Fax: 617-889-8110
Web/Email	www.cpicinc.org
Languages: English, Spanish	
Services: Provides services for the Chelsea, Revere and Winthrop areas. Fuel Assistance, Weatherization, Emergency Services, Tax Preparation, Domestic Violence, Responsible Payee, Workforce Development, Foreclosure counseling and Money Management.	

Connect	
Address	4 Gerrish Ave.
	Chelsea, Massachusetts 02150
Phone	(617) 889-1375
Web/Email	www.connectnow.org
Languages: English, Spanish	
Services: Services in the four realms necessary for financial stability and security are offered through CONNECT by its collaborating partners. They include: housing, money education & services, asset development, & skill & employment development. A coach works with participants to develop short & long term goals and to assemble the mix of services needed to help achieve them. "Success teams" lend the peer support needed to maintain the motivation to succeed.	

Devens Trust (Sarah A.W. Devens)	
Address	50 Congress Street, Suite 900
	c/o Adrienne Smith, Boston, MA 02109
Phone	617-227-1782 Fax: 617-557-7419
Web/Email	n/a
Languages: English	
Services: The Sarah A.W. Devens Trust is a foundation which provides financial assistance to needy (income less than \$18,000 annual) eligible elderly (over 75) single women. Beneficiaries are referred from social service agencies. Procedure: Letter of inquiry giving name, address, age, annual income, financial condition (gross income <\$18,000) and financial request. Area served is New England.	

FamilyAid Boston (Formerly Travelers Aid Society)	
Address	727 Atlantic Avenue
	Boston, MA 02111
Phone	617-542-7286
Web/Email	www.familyaidboston.org
Languages: English, Spanish	
Services: FamilyAid Boston helps families avoid homelessness; access shelter; transition to permanent housing; and regain their stability. They provide information and referral services for emergency shelters and food, temporary work, and other resources in the community. They provide emergency shelter for homeless families in Boston (no shelter for individuals).	

Harriet M. Howland Memorial Fund	
Address	P.O. Box 927
	Hollis, New Hampshire 03049-0927
Phone	603-465-3137 Monique Graves
Web/Email	n/a
Languages: English	
Services: The Harriet M. Howland Memorial Fund was established under the will of Ella F. Howland in 1992 to provide modest gifts to elderly people 62 years of age and older faced with unusual expenses. Grants range from \$100-\$500 and are a one-time gift. Distributions from the fund must be made out to a 501c3 public charity for the benefit of the individual needing assistance and that they be sent in care of the agency making the request. Applications are available, call for more information.	

Holiday Phone-A-Thon (During winter holiday season)	
Address	City Hall, Room 271, Elderly Commission
	Boston, MA 02201
Phone	617-635-4000 Fax: 617-635-3213
Web/Email	n/a
Languages: English	
Services: The City of Boston Elderly Commission sponsors a Holiday Phon-A-Thon Program for Boston residents ages 60+. The Program enables seniors to use a phone for 30 minutes to place as many calls, to as many places as they wish. An application must be completed and submitted by mid-November. Applications available in October. It is based on a 'first come-first serve' process. All participants will receive a letter of acceptance. No one is admitted without the acceptance letter; photo identification is also required. Free breakfast or lunch will also be provided.	

Mass 211	
Address	46 Park Street
	Framingham, MA 01702
Phone	211 or 877-292-6277 TTY 508-370-4890
Web/Email	www.mass211.org or info@mass211.org
Languages: English, Spanish, all languages via interpreter services	
Services: Mass 2-1-1 is an easy to remember telephone number that connects callers to information about critical health and human services available in their community. It serves as a resource for finding government benefits and services, nonprofit organizations, support groups, volunteer opportunities, donation programs, and other local resources.	

Lend A Hand Society	
Address	89 South Street, Suite 203
	Boston, MA 02111
Phone	617-338-5301 FAX: 617-478-0378
Web/Email	www.lend-a-hand-society.org
Languages: English	
Services: The Lend A Hand Society provides one-time grants to help meet the basic emergency needs of low income individuals and families living in the greater Boston area. The referral must come from a social service agency.	

Mass Department of Transitional Assistance (DTA)	
Address	600 Washington Street
	Boston, MA 02111
Phone	617-348-8500 Eligibility: 1-800-249-2007 TTY: 617-348-5599
Web/Email	www.mass.gov/eohhs/gov/departments/dta/
Languages: English, Spanish, call for more information.	
Services: The DTA assists low-income individuals and families to meet their basic needs, increase their income, and improve quality of life. Offices are located throughout the state. They provide SNAP, financial assistance, job assistance, emergency shelter, domestic violence assistance, EAEDC (Emergency Aid to Elders, Disabled and Children) and tax help.	

Mass Energy Consumers Alliance	
Address	284 Amory Street
	Jamaica Plain, MA 02130
Phone	617-524-3950
Web/Email	Massenergy.org info@massenergy.org
Languages: English, Spanish	
Services: The Mass Energy Consumers Alliance is a non-profit consumer energy organization serving Greater Boston, Eastern and Central Massachusetts. Mass Energy operates a heating oil co-op that provides discounts of up to 20% with full service dealers. Anyone that heats with oil can join and members typically save between \$100 and \$300 every heating season. Mass Energy also provides emergency heating oil deliveries to households in a heating crisis, Green Power programs and advocacy services for consumers.	

Mass Office of Consumer Affairs & Business Regulation	
Address	1000 Washington Street
	Boston, MA 02118
Phone	Hotline: 617-973-8787 or 1-888-283-3757
Web/Email	http://www.mass.gov/ocabr/
Languages: English	
Services: The Mass Office of Consumer Affairs & Business Regulation (OCABR) operates five agencies that work together to achieve two goals: to protect and empower consumers through advocacy and education, and to ensure a fair playing field for all Massachusetts businesses. OCABR is a state agency that provides information and referrals to protect consumers against fraud and has a Guaranty Fund for homeowners with unpaid judgments against registered contractors. They also publish booklets for consumers on Home Improvement and Tenant Rights and Responsibilities.	

Mass Rehabilitation Commission (MRC)	
Address	600 Washington Street (Administrative Offices)
	Boston, MA 02111
Phone	MassMATCH: 617-204-3851 Home Care: 617-204-3853 Toll Free Home Care Line: 1-800-223-2559 General Information: 617-204-3600 TDD: 617-204-3868 Fax: 617-727-1354
Web/Email	http://www.mass.gov/eohhs/gov/departments/mrc/
Languages:	English, Spanish, Chinese, Haitian Creole and Cambodian
Services:	The Massachusetts Rehabilitation is the sole state agency charges with the administration of the federal/state Vocational Rehabilitation and Independent Living Programs, serving all individuals with disabilities. MRC provides assistance and/or referrals for the following types of services: Abuse and Neglect Intervention, Advocacy, Assistive Technology, Benefit Programs, Brain Injury, Employer Services, Housing, Independent Living, Job Placement and Training, Vocational Rehabilitation, Education and Training, Disability Determination Services and Home and Community Based Waivers. In collaboration with the Community Economic Development Assistance Program (CEDAC) they administer the Home Modifications Loan Program for elders and individuals with Disabilities.

National Multiple Sclerosis Society – Greater New England Chapter	
Address	101A First Avenue, Suite 6
	Waltham, MA 02451
Phone	800-344-4867
Web/Email	www.nationalmssociety.org/Chapters/MAM/Find-Resources-and-Support/Services/Financial-Assistance
Languages:	English, Spanish and other languages available. Call for more information
Services:	The National Multiple Sclerosis Society provides direct support and resources to help alleviate some of the financial burden people with MS may experience. The National Multiple Sclerosis Society Greater New England Chapter supports the needs in the following categories: air conditioners; transportation to medical appointments; emergency needs; short-term counseling; home and auto modifications; medical equipment; and home and respite care. They also help to identify other potential funding sources. Eligibility: Any person diagnosed with MS, living in Maine, Massachusetts, New Hampshire or Vermont, may apply for financial assistance. A person is eligible to receive financial assistance from the Greater New England Chapter once per year. All applications must be approved before the purchase of goods and/or services.

Neighborhood of Affordable Housing (NOAH)	
Address	143 Border Street
	East Boston, MA 02128
Phone	617-567-5882
Web/Email	www.noahcdc.org
Languages: English, Portuguese, Vietnamese, Italian and Spanish. Call for more information.	
Services: NOAH is committed to helping low- and moderate-income senior and disabled homeowners remain comfortably in their homes by providing affordable home repair services, including minor repairs, emergency repairs, and senior home rehabilitation. To qualify seniors must be 62+, live in Charlestown, East Boston, the North End or West End, occupy or own a 1-4 family property, and have income below certain limits.	

Real Estate Tax Deferral in MA/Division of Local Services/Department of Revenue	
Address	19 Staniford Street
	Boston, MA 02114
Phone	617-635-4287
Web/Email	www.mass.gov/dor/local-officials/
Languages: English. Call for more information	
Services: All Massachusetts cities and towns offer property tax exemptions to homeowners age 70+ and property tax deferrals to homeowners age 65+, to help them meet property tax payments. Eligibility requirements relate to age, occupancy, ownership, income, unpaid mortgage and personal worth of the applicant. In addition to these deferrals and exemptions there are several other property tax exemptions under Massachusetts General Laws. These additional exemptions might apply to seniors also. The exemptions are for the blind, veterans, surviving spouse and persons who are infirm, elderly and impoverished.	

Rogerson Communities Elder Assistance Fund	
Address	120 Poplar Street
	Roslindale, MA 02131
Phone	617-327-1503 x100 Contact: Giovanna Russo
Web/Email	www.rogerson.org
Languages: English, Spanish	
Services: The Rogerson Communities Elder Assistance Fund is a one-time grant of financial assistance to low income elders and persons with disabilities. The amount of the grant ranges from \$25-\$500. Examples include help paying for durable medical goods, moving expenses and other emergency expenses (no rent or utilities, will help with oil delivery). To be eligible applicants must be residents of Boston; age 62+ or disabled and income eligible. Payments are made directly to vendor.	

Salvation Army Boston South End Corps Community Center	
Address	1500 Washington Street
	Boston, MA 02118
Phone	617-536-5260
Web/Email	http://massachusetts.salvationarmy.org/ma/bostonsouthend
Languages: English, Spanish. Call for more information on other languages spoken.	
Services: Emergency financial assistance (food, clothing, furniture, rent, mortgage, and utility assistance) and Energy Efficiency Fund to help purchase Energy Star qualified appliances to reduce utility bill costs. Consumers must be prepared to show documentation of need.	

Salvation Army Kroc Center of Boston	
Address	650 Dudley Street
	Dorchester, MA 02125
Phone	617-318-6900
Web/Email	http://bostonkroc.salvationarmy.org/bostonkroc/
Languages: English, Spanish, Cape Verdean Creole, Russian	
Services: Depending upon the availability of funding and the emergency, the Salvation Army assists with material needs such as food pantry, clothing, furniture, rent assistance and utility aid. Other services include basic counseling, advocacy, information and referral, housing search services, day care, meals program and seasonal programs. They also provide social activities and programs (for example, a gym, senior aerobics, water aerobics) for adults 55+. They work with Silver Sneakers (Medicare program that pays for seniors to go to the gym).	

S.W.A.N. Society in Boston, Inc. (Senior Women at Need)	
Address	581 Boylston Street, Suite 705
	Boston, MA 02116
Phone	617-536-7951 Contact: Jacqueline Husid (Executive Director)
Web/Email	www.swansocietyboston.org
Languages: English	
Services: SWAN provides financial assistance to sick women age 65+ to pay for medical needs not covered by insurance, such as hearing aids, prescriptions, dental and medical bills and wheelchairs. Grants are also given for a host of needs, including rent assistance, utility bills & heating oil. Initial contact: referrals from public and social organizations. Applications are downloaded from the website directly.	

Veterans Administration – Boston (Regional Office)	
Address	JFK Federal Building, 15 Sudbury Street
	Boston, MA 02114
Phone	1-800-827-1000
Web/Email	www.mass.gov/veterans http://www.benefits.va.gov/boston/mdvs@vet.state.ma.us
Languages: English	
Services: The VA provides GI Loans, information about benefits including <u>but not limited to</u> : disability compensation, medical care, pension information, outpatient treatment centers, housing, homelessness prevention, & alcohol and drug dependence information. All veterans should be enrolled in the VA Health Care System. They also provide funding sources for home modifications for the disabled.	
Veterans Services – City of Boston	
Address	43 Hawkins Street
	Boston, MA 02114
Phone	617-241-VETS (8387) or 617-635-4000
Web/Email	www.cityofboston.gov/veterans
Languages: English	
Services: Boston Veterans Services offers benefits to Boston residents who are veterans, spouses of living or deceased veterans, parents of eligible veterans and some children of veterans. Benefits may include: monthly payments, medical benefits (can pay premiums, Medicare parts B, C, D, but not deductibles) prescription coverage, ASAP share-of-costs payments, hearing aids, eyeglasses, dental work, podiatry and other benefits not covered by Medicare or Medicaid including Nursing Home benefits. They offer brand new quality of life items such as mattress and box springs, furniture, televisions, etc. Must provide proof of residency, income (all sources; low income eligibility is 200% FPL (\$1,700/month), \$2,000 or less in assets, and proof of honorable conditions of service.	

FINANCIAL EDUCATION

Financial Education programs teach people how to manage their money, increase savings, protect assets, and work towards financial security. Financial education is available at local financial literacy classes; online courses; or government and non-profit web sites.

ABCD – Roxbury/N. Dorchester NOC

Address	22 Elm Hill Ave Roxbury, MA 02121
Phone	617-442-5900
Web/Email	http://www.bostonabcd.org/roxburyn-dorchester-noc.aspx
Financing	Financial Management/Budget Counseling
Languages:	English, Spanish
Services:	A drop-in senior center that includes: health, exercise, and wellness classes, and social activities for seniors. Also offered are assistance with: housing, Information and Referral services, clothing - children's clothing as well as toys, books, and other supplies, in partnership with Cradles to Crayons, telephone Life Line services, food pantry - Project Bread, MassHealth Applications, Food Stamp/SNAP application, Holiday Gifts & meals, fuel, taxes, Utility Bill Advocacy, SummerWorks, Notary Services (available on a walk-in basis), financial literacy workshops, & job readiness workshops.

Allston-Brighton Community Development Corp.

Address	20 Linden Street, Suite 288 Allston, MA 02134
Phone	617-787-3874
Web/Email	www.allstonbrightoncdc.org
Financing	Financial Management/Budget Counseling
Languages:	English, Spanish
Services:	Pre-Purchase Homebuyer Education Workshops, Pre-Counseling and Rental Housing.

Massachusetts Association of Older Americans, Inc. (MAOA)	
Address	19 Temple Place
	Boston, MA 02111
Phone	617-426-0804
Web/Email	Maoamass.org Advocacy@MAOAmass.org
Financing	Financial Management/Budget Counseling
Languages: English.	
Services: MAOA enriches the lives of all people through education, advocacy, and action on the issues that keep elders economically secure and engaged in life. MAOA offers assistance to seniors who may be at risk of displacement or foreclosure. Call for more information.	

The Neighborhood Developers	
Address	4 Gerrish Avenue
	Chelsea, MA 02150
Phone	617-889-1375 x145
Web/Email	www.theneighborhooddevelopers.org
Languages: English, Spanish	
Services: Our staff helps clients identify public and private resources, like SNAP and applying for MassHealth, that can help them achieve their financial goals. Whether it's a matched savings program, which deposits 2 or 3 dollars for every dollar you save, or helping Section 8 voucher holders access a special savings program called Family Self-Sufficiency. They also offer free tax preparation for individuals with income less than \$54,000.	