

# Boston ElderINFO

## Financial Resources – Suffolk County

Includes information and resources for:

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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

*Updated January 2018*

### 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.

<b>Codman Square Health Center</b>	
<b>Address</b>	Wellness Fitness Center, 450 Washington Street, Dorchester, MA 02124
<b>Phone</b>	617-822-8120
<b>Web/Email</b>	<a href="http://www.codman.org/services/financial_health.html">www.codman.org/services/financial_health.html</a>
<b>Financing</b>	Credit/Debt Counseling/Free Tax Preparation/Personal Financial Workshop
<b>Services</b>	It offers financial health services such as free tax clinics, one-on-one credit counseling sessions, personal finance workshops and training of community members to assist others in maintaining their credit health. Eligibility: Taxpayers earned less than \$54,000 in the previous tax year can have their taxes prepared for free and claim important tax credits such as the EITC.

### 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.

<b>Allston Brighton Area Planning Action Council</b>	
<b>Address</b>	406 Cambridge Street, Allston, MA 02134
<b>Phone</b>	617-783-1485
<b>Web/Email</b>	<a href="http://www.allstonbrightonapac.org/services.html">www.allstonbrightonapac.org/services.html</a>
<b>Services</b>	With the volunteer participation of local professionals and undergraduate and graduate students of local Colleges the organization operates a Volunteer Income Tax Assistance (VITA) Program since 2009. They also offer a food pantry.

<b>ABCD – Allston Brighton Neighborhood Opportunity Center</b>	
<b>Address</b>	640 Washington Street Suite 203, Brighton, MA 02135
<b>Phone</b>	617-903-3640
<b>Web/Email</b>	<a href="http://bostonabcd.org/allston-brighton-noc.aspx">http://bostonabcd.org/allston-brighton-noc.aspx</a>
<b>Services</b>	Food Pantry, Fuel Assistance, Tax Assistance, SummerWorks, ESOL – referrals only, Utility Bill Advocacy, Clothing and Furniture Assistance, Holiday Gifts, Holiday Meals and Senior Brown Bag distribution.

<b>ABCD - Asian American Civic Association</b>	
<b>Address</b>	87 Tyler Street, Boston, MA 02111
<b>Phone</b>	617-426-9492
<b>Web/Email</b>	<a href="http://www.aaca-boston.org">www.aaca-boston.org</a>
<b>Services</b>	Case Management, Holiday Gifts, Fuel Assistance, Tax Assistance, Immigration and Citizenship Services, ESOL – all levels, SummerWorks, Interpretation and Translation, Job Counselling and Placement, Homeowner Program, Housing Counseling, Vocational Skills Training, Alternative Energy Installation, Financial Counseling

<b>ABCD – Citywide Boston Hispanic Center</b>	
<b>Address</b>	30 Bickford Street, Jamaica Plain, MA 02130
<b>Phone</b>	617-522-4839
<b>Web/Email</b>	<a href="http://www.bostonabcd.org/citywide-boston-hispanic-center.aspx">www.bostonabcd.org/citywide-boston-hispanic-center.aspx</a>
<b>Services</b>	Arrearage Management, Clothing and Furniture Assistance, Food Stamp/SNAP, Holiday Gifts - including a celebration for Three Kings Day, Fuel Assistance, Immigration and Citizenship Services, ESOL - referrals only, Tax Assistance, Civic Classes, Food Pantry.

<b>ABCD – Dorchester Neighborhood Service Center</b>	
<b>Address</b>	110 Claybourne Street, Dorchester, MA 02121
<b>Phone</b>	617-288-2700
<b>Web/Email</b>	<a href="http://www.bostonabcd.org/dorchester-nsc.aspx">www.bostonabcd.org/dorchester-nsc.aspx</a>
<b>Services</b>	Arrearage Management, Clothing and Furniture Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, Utility Bill Advocacy, SummerWorks.

<b>ABCD – East Boston Area Planning Action Council</b>	
<b>Address</b>	21 Meridian Street, East Boston, MA 02128
<b>Phone</b>	617-567-8857
<b>Web/Email</b>	<a href="http://bostonabcd.org/east-boston-apac.aspx">http://bostonabcd.org/east-boston-apac.aspx</a>
<b>Services</b>	Food Stamp/SNAP, Clothing and Furniture Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, SummerWorks, Utility Bill Advocacy, Job Readiness Workshops – seasonal, Computer lab – open to E. Boston APAC clients.

<b>ABCD – Roxbury/N. Dorchester Neighborhood Opportunity Center</b>	
<b>Address</b>	565 Warren Street, Roxbury, MA 02121
<b>Phone</b>	617-442-5900
<b>Web/Email</b>	<a href="http://bostonabcd.org/roxburyn-dorchester-noc.aspx">http://bostonabcd.org/roxburyn-dorchester-noc.aspx</a>
<b>Services</b>	Clothing and Furniture Assistance, Food Stamp/SNAP, Holiday Gifts, Holiday Meals, Fuel Assistance Tax Assistance, SummerWorks, Notary Services, Food Pantry and Senior Brown Bags food distribution for Boston residents age 65+. The Center also offers senior programs that include drop in center, exercise and wellness classes and social activities for seniors.

<b>ABCD – Jamaica Plain Area Planning Action Council</b>	
<b>Address</b>	30 Bickford Street, Lower Level, Jamaica Plain, MA 02130
<b>Phone</b>	617-522-4250
<b>Web/Email</b>	<a href="http://bostonabcd.org/jamaica-plain-apac.aspx">http://bostonabcd.org/jamaica-plain-apac.aspx</a>
<b>Services</b>	Case Management, Clothing and Articles Assistance, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Notary Services, Tax Assistance, Utility Bill Advocacy, SummerWorks, Adopt A Family.

<b>ABCD – John F. Kennedy Family Service Center</b>	
<b>Address</b>	23A Moulton Street, Charlestown, MA 02129
<b>Phone</b>	617-241-8866
<b>Web/Email</b>	<a href="https://bostonabcd.org/location/john-f-kennedy-family-service-center/">https://bostonabcd.org/location/john-f-kennedy-family-service-center/</a>
<b>Services</b>	Fuel Assistance, Clothing and Furniture Assistance, Adopt A Family, Housing Assistance, SummerWorks and Translation. Their Eldercare programs include exercise classes, health and wellness supports, homemaking, personal care, heavy chore and companion, meals and nutrition programs, recreational activities, and a senior day center.

<b>ABCD – Mattapan Family Service Center</b>	
<b>Address</b>	535 River Street, Mattapan, MA 02126
<b>Phone</b>	617-298-2045 x245
<b>Web/Email</b>	<a href="http://bostonabcd.org/mattapan-fsc.aspx">http://bostonabcd.org/mattapan-fsc.aspx</a>
<b>Services</b>	Case Management, Food Stamp/SNAP Application Assistance, Holiday Gifts, Fuel Assistance, Tax Assistance, Utility Bill Advocacy, ESOL – all levels, Computer Labs and Workshops, SummerWorks, Job Readiness Workshops, Foreclosure Prevention Program, Senior Services, Senior Brown Bag, Day trips, Education workshops, Exercise workshops, and Clothing & Articles Assistance.

<b>ABCD – North End/West End Neighborhood Service Center</b>	
<b>Address</b>	1 Michelangelo Street, Boston, MA 02113
<b>Phone</b>	617-523-8125
<b>Web/Email</b>	<a href="http://bostonabcd.org/north-endwest-end-nsc.aspx">http://bostonabcd.org/north-endwest-end-nsc.aspx</a>
<b>Services</b>	Case Management, 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, Housing Search Assistance and Senior Programs.

<b>ABCD – Parker Hill/Fenway Neighborhood Service Center</b>	
<b>Address</b>	714 Parker Street, Roxbury Crossing, MA 02120
<b>Phone</b>	617-445-6000
<b>Web/Email</b>	<a href="http://bostonabcd.org/parker-hillfenway-nsc.aspx">http://bostonabcd.org/parker-hillfenway-nsc.aspx</a>
<b>Services</b>	Case Management, Adopt A Family, Food Pantry – by appointments only, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Immigration and Citizenship Services, Fuel Assistance, Tax Assistance, SummerWorks, Clothing Assistance and Articles Assistance, Utility Bill Advocacy, Senior Programs – a drop-in senior center, health, exercise, and wellness classes, and social activities for seniors.

<b>ABCD – South Boston Area Planning Action Council</b>	
<b>Address</b>	424 West Broadway Street, South Boston, MA 02127
<b>Phone</b>	617-269-5160
<b>Web/Email</b>	<a href="http://bostonabcd.org/south-boston-action-center.aspx">http://bostonabcd.org/south-boston-action-center.aspx</a>
<b>Services</b>	Case Management, Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, SummerWorks, Clothing Assistance and Articles Assistance.

<b>ABCD – South End Neighborhood Service Center</b>	
<b>Address</b>	554 Columbus Avenue, Boston, MA 02118
<b>Phone</b>	617-267-7400
<b>Web/Email</b>	<a href="http://bostonabcd.org/south-end-nsc.aspx">http://bostonabcd.org/south-end-nsc.aspx</a>
<b>Services</b>	Case Management, Clothing and Articles Assistance, Food Pantry - Project Bread, Food Stamp/SNAP Application 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.

<b>ABCD – South Side Center</b>	
<b>Address</b>	19 Corinth Street, Roslindale, MA 02131
<b>Phone</b>	617-327-1152
<b>Web/Email</b>	<a href="http://bostonabcd.org/abcd-south-side.aspx">http://bostonabcd.org/abcd-south-side.aspx</a>
<b>Services</b>	Case Management, Adopt A Family, Clothing and Articles Assistance, ESOL – all levels, Food Pantry – referrals only , Food Stamp/SNAP Application Assistance, Holiday Gifts, Holiday Meals, Fuel Assistance, Tax Assistance, SummerWorks.

<b>American Cancer Society - Statewide</b>	
<b>Address</b>	30 Speen Street, Framingham, MA01701
<b>Phone</b>	Cancer Information: 800-227-2345 OR 508-270-4600 Community Connections: 800-952-7664
<b>Web/Email</b>	<a href="http://www.cancer.org">www.cancer.org</a>
<b>Services</b>	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.

<b>American Red Cross of Massachusetts Bay</b>	
<b>Address</b>	101 Station Landing, Suite 510, Medford, MA 02155
<b>Phone</b>	Regional HQ/Donation: 781-410-3670 Disaster services/After hours: 1-800-564-1234 National HQ: 617-375-0700
<b>Web/Email</b>	<a href="http://www.redcross.org/local/massachusetts">www.redcross.org/local/massachusetts</a>
<b>Services</b>	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.

<b>Boston Taxpayers Referral and Assistance Center (TRAC)</b>	
<b>Address</b>	1 City Hall, Mezzanine, Room M-5, Assessing Department, Boston, MA 02201
<b>Phone</b>	617-635-4287
<b>Web/Email</b>	<a href="http://www.boston.gov/departments/assessing/taxpayer-referral-and-assistance-center">www.boston.gov/departments/assessing/taxpayer-referral-and-assistance-center</a>
<b>Services</b>	The City of Boston 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.

<b>Boston Water &amp; Sewer Commission</b>	
<b>Address</b>	980 Harrison Avenue, Boston, MA 02119
<b>Phone</b>	617-989-7800
<b>Web/Email</b>	<a href="http://www.bwsc.org/SERVICES/billing_assistance/discounts.asp">www.bwsc.org/SERVICES/billing_assistance/discounts.asp</a>
<b>Services</b>	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.

<b>Catholic Charities</b>	
<b>Web</b>	<a href="http://www.ccab.org/location-boston">http://www.ccab.org/location-boston</a>
<b>Catholic Charities - The Labouré Center</b>	
<b>Address</b>	275 West Broadway, South Boston, MA 02127
<b>Phone</b>	617-268-9670
<b>Services</b>	Basic needs, child care, counseling, education and training, family support, interpreter services, immigration legal services, refugee services.
<b>Catholic Charities – Yawkey Center</b>	
<b>Address</b>	185 Columbia Road, Dorchester, MA 02121
<b>Phone</b>	617-506-6600
<b>Services</b>	Adult education, basic needs, child care, ESOL, family support, food pantry, shelter.



<b>City Mission Society of Boston</b>	
<b>Address</b>	14 Beacon Street, Suite 203, Boston, MA 02108
<b>Phone</b>	617-742-6830
<b>Web/Email</b>	<a href="https://citymissionboston.org/">https://citymissionboston.org/</a>
<b>Services</b>	City Mission is a non-profit agency providing homelessness prevention programs, crisis intervention, information and referral and limited financial assistance when available for emergencies (rent, utilities, food, and fuel, etc.)

<b>FamilyAid Boston</b>	
<b>Address</b>	727 Atlantic Avenue, Boston, MA 02111
<b>Phone</b>	617-542-7286
<b>Web/Email</b>	<a href="http://www.familyaidboston.org">www.familyaidboston.org</a>
<b>Services</b>	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).

<b>Holiday Phone-A-Thon (during winter holiday season)</b>	
<b>Address</b>	1 City Hall Square, Room 271, Elderly Commission, Boston, MA 02201
<b>Phone</b>	617-635-4000
<b>Web/Email</b>	n/a
<b>Services</b>	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.

<b>Mass 211</b>	
<b>Address</b>	n/a
<b>Phone</b>	211 or 877-211-6277 or 508-370-4890 (TTY)
<b>Web/Email</b>	<a href="http://www.mass211.org">www.mass211.org</a>
<b>Services</b>	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.

<b>Lend A Hand Society</b>	
<b>Address</b>	89 South Street, Suite 203, Boston, MA 02111
<b>Phone</b>	617-338-5301
<b>Web/Email</b>	<a href="http://www.lend-a-hand-society.org">www.lend-a-hand-society.org</a>
<b>Services</b>	Lend A Hand is a nonprofit organization which provides financial assistance to low-income families and individuals living in the greater Boston area. The referral must come from a social service agency.

<b>Mass Department of Transitional Assistance (DTA)</b>	
<b>Address</b>	600 Washington Street, Boston, MA 02111
<b>Phone</b>	617-348-8500 or 617-348-5599 (TTY) 1-800-249-2007 (EAEDC)
<b>Web/Email</b>	<a href="http://www.mass.gov/eohhs/gov/departments/dta/">www.mass.gov/eohhs/gov/departments/dta/</a>
<b>Services</b>	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 Transitional Aid to Families with Dependent Children (TAFDC - 1-800-249-2007), Supplemental Nutrition Assistance Program (SNAP), Emergency Aid to the Elderly, Disabled and Children (EAEDC), State Supplemental Program (SSP), job assistance and cash assistance.

<b>Mass Department of Housing and Community Development (DHCD)</b>	
<b>Address</b>	100 Cambridge Street, Suite 300, Boston, MA 02114
<b>Phone</b>	617-573-1100 or 617-573-1140 (TTY)
<b>Web/Email</b>	<a href="https://www.mass.gov/service-details/residential-assistance-for-families-in-transition-raft">https://www.mass.gov/service-details/residential-assistance-for-families-in-transition-raft</a> OR <a href="https://www.mass.gov/how-to/looking-for-emergency-family-shelter">https://www.mass.gov/how-to/looking-for-emergency-family-shelter</a>
<b>Services</b>	The RAFT Program is a homelessness prevention program funded by the Department of Housing and Community Development (DHCD). RAFT provides short-term financial assistance to low-income families who are homeless or at risk of becoming homeless. Eligible uses include moving cost assistance, rent and utility arrears, rental stipends or utility bills. RAFT also helps families who must move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent, and furniture (no more than \$1000 of the family can be paid for furniture). Families cannot get more than \$4000 within a 12-month period. DHCD also assists those who are in crisis and are in need of Massachusetts shelter services.

<b>Mass Energy Consumers Alliance</b>	
<b>Address</b>	284 Amory Street, Boston, MA 02130
<b>Phone</b>	617-524-3950 or 1-800-287-3950
<b>Web/Email</b>	<a href="https://www.massenergy.org/">https://www.massenergy.org/</a>
<b>Services</b>	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 \$100 and \$300 at heating season. Also provides emergency heating oil deliveries to households in a heating crisis, Green Power programs and advocacy services for consumers.

<b>Mass Office of Consumer Affairs &amp; Business Regulation</b>	
<b>Address</b>	501 Boylston Street, Suite 5100, Boston, MA 02116
<b>Phone</b>	617-973-8787 or 1-888-283-3757
<b>Web/Email</b>	<a href="https://www.mass.gov/orgs/office-of-consumer-affairs-and-business-regulation">https://www.mass.gov/orgs/office-of-consumer-affairs-and-business-regulation</a>
<b>Services</b>	The Mass Office of Consumer Affairs & Business Regulation (OCABR) operates five agencies that work together to protect and empower consumers through advocacy and education, and to ensure a fair playing field for all Massachusetts businesses. It helps all Massachusetts consumers, home improvement contractors, people seeking help with a recently purchased car, tenants and landlords, and businesses seeking to report a data breach or interested in the data breach notification law.

<b>Mass Rehabilitation Commission (MRC)</b>	
<b>Address</b>	600 Washington Street (Administrative Offices), Boston, MA 02111
<b>Phone</b>	617-204-3600 or 1-800-245-6543 (Voice/TDD)
<b>Web/Email</b>	<a href="https://www.mass.gov/orgs/massachusetts-rehabilitation-commission">https://www.mass.gov/orgs/massachusetts-rehabilitation-commission</a>
<b>Services</b>	The Massachusetts Rehabilitation Commission (MRC) helps individuals with disabilities to live and work independently. MRC is responsible for Vocational Rehabilitation; Community Living which includes Community Based Services for individuals with traumatic head injury, Protective Services, Independent Living, Assistive Technology Program and Home Care Assistance; and eligibility determination for the Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) federal benefits programs. MRC serves people with all types of disabilities except those who are blind. Individuals with visual disabilities are served through the Massachusetts Commission for the Blind (MCB).

<b>Neighborhood of Affordable Housing (NOAH)</b>	
<b>Address</b>	143 Border Street, East Boston, MA 02128
<b>Phone</b>	617-567-5882
<b>Web/Email</b>	<a href="http://www.noahcdc.org">www.noahcdc.org</a>
<b>Services</b>	NOAH is committed to helping low- and moderate-income senior and disabled Boston homeowners remain comfortably in their homes by providing affordable home safety repair services, including minor repairs, emergency repairs, and senior home rehabilitation. To qualify seniors must be over 62 years of age, live in Charlestown, East Boston, or the North End or West End of Boston, occupy/own a 1-4 family property, and have incomes below certain limits.

<b>Real Estate Tax Deferral in MA/Division of Local Services/Department of Revenue</b>	
<b>Address</b>	100 Cambridge Street Boston, MA 02210
<b>Phone</b>	617-626-2300
<b>Web/Email</b>	<a href="http://www.mass.gov/dor/local-officials/">www.mass.gov/dor/local-officials/</a>
<b>Services</b>	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. No walk-in service.

<b>Salvation Army Boston South End Corps Community Center</b>	
<b>Address</b>	1500 Washington Street, Boston, MA 02118
<b>Phone</b>	617-536-5260
<b>Web/Email</b>	<a href="http://massachusetts.salvationarmy.org/MA/bostonSouthEnd">http://massachusetts.salvationarmy.org/MA/bostonSouthEnd</a>
<b>Services</b>	Emergency financial assistance (food, clothing and utility/heating assistance) and Good Neighbor Energy Fund to help families who do not qualify for other utility assistance programs; must meet income eligibility.

<b>Salvation Army Kroc Center of Boston</b>	
<b>Address</b>	650 Dudley Street, Dorchester, MA 02125
<b>Phone</b>	617-318-6900
<b>Web/Email</b>	<a href="http://bostonkroc.salvationarmy.org/BostonKroc/">http://bostonkroc.salvationarmy.org/BostonKroc/</a>
<b>Services</b>	The Center has an expansive program for persons 55+. This also includes vulnerable aging adults and disengaged seniors living in independent housing. The Salvation Army assists with material needs such as food pantry, clothing, furniture, rent assistance and utility aid. Other services include basic counseling, after-school program, cooking class and seasonal programs. They also provide social activities and programs (for example, a gym, senior fitness, water aerobics) for adults 55+. They work with Silver Sneakers (Medicare program that pays for seniors to go to the gym).

<b>S.W.A.N. Society in Boston, Inc. (Senior Women at Need)</b>	
<b>Address</b>	581 Boylston Street, Suite 705, Boston, MA 02116
<b>Phone</b>	617-536-7951
<b>Web/Email</b>	<a href="http://www.swansocietyboston.org">www.swansocietyboston.org</a>
<b>Services</b>	SWAN provides financial assistance to women age 65+ and who are in desperate financial need. It is one of the few organizations that can pay for these types of expenses. It also assists in paying 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. Referrals from public and social organizations. Applications are directly downloaded from the website. All Individual Grants are applied for by agencies; are decided on a one-to-one basis

<b>Veterans Benefits Administration – Boston Regional Benefit Office</b>	
<b>Address</b>	JFK Federal Building, 15 New Sudbury Street, Boston, MA 02203
<b>Phone</b>	1-800-827-1000 (Benefits); 1-877-222-8387 (Health Care)
<b>Web/Email</b>	<a href="https://www.benefits.va.gov/boston/">https://www.benefits.va.gov/boston/</a>
<b>Services</b>	The VA provides GI Loans, information about benefits including <u>but not limited to</u> : disability compensation, medical care, pension information, vocational rehabilitation and employment, dependents' educational assistance, home loan, life insurance and appeals modernization. All veterans should be enrolled in the VA Health Care System. They also provide funding sources for home modifications for the disabled.

<b>Veterans Services – City of Boston</b>	
<b>Address</b>	43 Hawkins Street, Boston, MA 02114
<b>Phone</b>	617-241-VETS (8387)
<b>Web/Email</b>	<a href="https://www.boston.gov/departments/veterans-services">https://www.boston.gov/departments/veterans-services</a>
<b>Services</b>	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. An additional office located at 895 Blue Hill Ave, Dorchester, MA 02124

### 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.

#### Allston-Brighton Community Development Corp.

<b>Address</b>	20 Linden Street, Suite 288, Allston, MA 02134
<b>Phone</b>	617-787-3874
<b>Web/Email</b>	<a href="http://www.allstonbrightoncdc.org">www.allstonbrightoncdc.org</a>
<b>Financing</b>	Financial Management/Budget Counseling
<b>Services</b>	First-Time Homebuyer Education Workshops, Homebuying Counseling and online homebuying education courses, pre- and post-purchase workshops.

#### Massachusetts Association of Older Americans, Inc. (MAOA)

<b>Address</b>	19 Temple Place, 4 <sup>th</sup> Floor, Boston, MA 02111
<b>Phone</b>	617-426-0804
<b>Web/Email</b>	<a href="http://maoamass.org/">http://maoamass.org/</a>
<b>Financing</b>	Financial Management/Budget Counseling
<b>Services</b>	MAOA is a statewide education and advocacy group for senior citizens in Massachusetts. It has worked to establish policies that preserve justice, dignity, and economic security for seniors and their families. Call for more information.

#### The Office of Economic Empowerment

<b>Address</b>	1 Ashburton Place, 12th Floor, Boston, MA 02108
<b>Phone</b>	617-367-6900
<b>Web/Email</b>	<a href="https://www.mass.gov/economic-empowerment-for-seniors-0">https://www.mass.gov/economic-empowerment-for-seniors-0</a> <a href="mailto:empowerment@tre.state.ma.us">empowerment@tre.state.ma.us</a>
<b>Financing</b>	Financial education workshops for seniors
<b>Services</b>	The Office of Economic Empowerment provides free financial education workshops for senior citizens. They inform older citizens about ways to manage their finances in addition to informing people about ways to prevent financial exploitation. These sessions include fraud and scam prevention, banking, credit and saving financial recovery.