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BENEFITS 101

A GUIDE TO SERVICES IN WESTERN MASSACHUSETTS

At the Food Bank of Western Massachusetts, we recognize that hunger does not operate in a vacuum. Often, a myriad of conditions such as joblessness, homelessness, disability or low wages interact to have a negative impact for families and individuals. While assistance in one area may increase a family's economic security, most often more is needed in additional areas as well.

We offer this guide to our community as a means of understanding and navigating various resources in western Massachusetts. We hope that it helps you understand the basic guidelines for various programs. For each resource, we have listed very basic information and eligibility guidelines; additional requirements may apply for each program.

We also understand that this list is not fully comprehensive, but we would like to share it with many of our community partners. As such, we welcome suggestions, critiques or corrections; if you would like to make any, please contact Dale West (dalew@foodbankwma.org) or Jo Comerford (joc@foodbankwma.org) at The Food Bank of Western Massachusetts, (413) 247-9738.

FINANCIAL ASSISTANCE

Name	Description & Qualifications	Access Information	Notes
TAFDC (Transitional Aid to Families with Dependent Children) – a.k.a. “Welfare”	Short term (up to 24 months in 5 year period) cash and medical assistance to needy families with dependent children. <ul style="list-style-type: none"> Pregnant or have dependent child; low income/assets; some have work/school requirements; MA resident; US citizen or eligible noncitizen. 	Department of Transitional Assistance (DTA). Contact information is listed below under “Miscellaneous.”	When applicable, also qualify for and/or receive: MassHealth; newborn expenses up to \$300; childcare vouchers; relocation benefits if moving from shelter to permanent housing; education/job training/job search support; burial expenses; emergency shelter for some; clothing allowance; supplemental payments if income drops; and transportation assistance for out-of-state move
EAEDC	Cash and medical assistance to needy families and individuals who are not receiving TAFDC, SSI, or other similar benefits. <ul style="list-style-type: none"> MA resident; US citizen or eligible non-citizen; low income and low assets; 65 years of age or older and waiting to receive SSI benefits or ineligible for SSI; Under 65 and mentally or physically disabled, with a disability that makes it very difficult to earn a living and will last at least 60 days; Participants in Massachusetts Rehabilitation Commission (MRC) programs; Caregivers for disabled household members who need constant care and would be institutionalized if such care was not available; Caretaker families who do not qualify for TAFDC because the caretakers and dependent children do not meet the TAFDC relationship requirements 		When applicable, also qualify for and receive: MassHealth; newborn expenses up to \$300; relocation benefits if moving from shelter to permanent housing; emergency shelter for some; and transportation assistance for out-of-state move Most qualify for food stamps Same day assistance for some: Rental vouchers; food vouchers; temporary MassHealth

Supplemental Security Income (SSI)	<p>Cash assistance for elderly, blind, and disabled</p> <ul style="list-style-type: none"> • 65+, blind or disabled; limited income; limited resources; must apply for other benefits for which eligible (such as MassHealth & food stamps); US citizen or qualified non-citizen; cannot leave country for over 30 consecutive days • Review periods for disabled 	<p>Apply through Social Security Administration (see offices listed below in “Miscellaneous”)</p> <p>Through the Bay State CAP, SSI application is combined with Food Stamp application (see DTA offices listed below in “Miscellaneous”).</p>	
Social Security Disability Insurance (SSDI)	<p>Benefits to disabled or blind who are “insured” by contributions to Social Security</p> <ul style="list-style-type: none"> • Worker who paid Social Security taxes (some paid in recent years); Not working or performing substantial gainful activity; Meet definition of medically disabled • Worker’s widow, surviving divorced spouse, or disabled child also qualify. 	Apply through Social Security Administration (see offices listed below in “Miscellaneous”)	
Veteran’s Services - Chapter 115	<p>Short-term cash assistance, medical coverage assistance, catastrophic/disaster benefits, back rent, moving expenses, and referrals for veterans.</p> <ul style="list-style-type: none"> • Veteran who served during wartime & honorably discharged or immediate family (children, spouse/widow, parents). 	<p>Veterans’ Services Offices</p> <p>Most towns in MA have a Veteran’s Agent. For contact information, see www.mass.gov/veterans</p>	

FOOD PROGRAMS

Name	Description & Qualifications	Access Information
Brown Bag	<p>Free groceries at local site for low-income elders and disabled</p> <ul style="list-style-type: none"> • 55+ or disabled; income < 185% FPL; does not live with other BB member 	<p>Food Bank of Western Massachusetts 97 N. Hatfield Road, Hatfield MA 01038 (800) 247-9632 www.fodbankwma.org/brownbag/</p> <p>Also accessible through local Council on Aging</p>
Meals on Wheels (MOW)	<p>Prepared meals home delivered for elders/disabled</p> <ul style="list-style-type: none"> • 60+ or disabled living in senior facility; homebound (home assessment required) 	Accessed through Elder Services Agencies (Aging Access Points). See addresses in “Elder Services Agencies”
Congregate Meals	<p>Free/reduced price lunch for seniors at senior or community center</p> <ul style="list-style-type: none"> • 60+ or disabled living in senior facility where congregate meal is served 	<p>Must pre-register for meals on site</p> <p>Also accessed through elder services agencies (Aging Access Points). See addresses in “Elder Services Agencies”</p>
WIC	Health/Nutrition education + vouchers for healthy food for kids, pregnant women, and mothers of newborn	<p><u>WIC Offices:</u> Berkshire North</p>

	<p>children</p> <ul style="list-style-type: none"> Pregnant woman, mother of newborn, or child under 5; unmet nutritional need; low-income (<185% FPL or receive MassHealth, TAFDC, or Food Stamps) 	<p>BMC Hillcrest Campus, 165 Tor Court, Pittsfield, MA (413) 445-9429</p> <p>Berkshire South 54 Castle Street, Great Barrington, MA (413) 528-0457</p> <p>Franklin/Hampshire/N. Quabbin 393 Main Street, Greenfield, MA (413) 774-2318 x160</p> <p>Holyoke/Chicopee 300 High Street, Holyoke, MA (413) 534-2460</p> <p>Springfield North 1985 Main Street, Springfield, MA (413) 737-8868</p> <p>Springfield South 1139 Main Street, Springfield, MA (413) 693-1029</p>
Food Stamps	<p>EBT card for food (no pet food, alcohol, or hot food)</p> <ul style="list-style-type: none"> Low income (<130-200% FPL), US citizen or qualified non-citizen; low assets (cars/houses don't count); work requirement (some exemptions allowed) Follow up interview required after initial application received <i>Often helpful to have a social worker or guide through process</i> 	<p>DTA Offices:</p> <ul style="list-style-type: none"> Greenfield – 1 Arch Place, Suite 2A (413) 772-3400 Holyoke – 72-100 Front Street (413) 552-5400 North Adams – 37 Main Street (413) 663-1100 Pittsfield – 75 S. Church Street, 4th Floor (413) 236-2000 Springfield – 95 Liberty Street (413) 858-1000; or 310 State Street (413) 858-1300 <p>Project Bread Sites:</p> <ul style="list-style-type: none"> Athol - Community Action/First Call for Help/North Quabbin, 423 Main Street (978) 575-0818 Greenfield – Community Action/First Call for Help/Greenfield, 393 Main Street (413) 774-2318 Holyoke – Valley Opportunity Council, 300 High Street (413) 536-9109 North Adams – Berkshire Food Project, 134 Main Street (413) 663-7378 <p>Online: www.gettingfoodstamps.org</p>
Community Meal Sites	<p>Free community meals, frequency varies by site</p> <ul style="list-style-type: none"> Eligibility requirements vary – most have no income requirement 	<p>Private management</p> <p>For listing of sites, contact Project Bread's Food Source Hotline (800) 645-8333</p>
Food Pantries	<p>Free groceries, frequency varies by site</p> <p>Generally low income – eligibility varies by site</p>	<p>Private management</p> <p>For listing of sites, contact Project Bread's Food Source Hotline (800) 645-8333</p>
Project Bread	<p>Initiatives to increase food stamps, school meal, and summer meal participation through agency support, referral and outreach. Offers grants, Food Source Hotline, and Community Initiatives.</p> <ul style="list-style-type: none"> Agencies – emergency food programs, schools, etc.; Hotline open to all <p>FoodSource Hotline has comprehensive list of food</p>	<p>Project Bread Office 145 Border Street, East Boston, MA 02128 617-723-5000 www.projectbread.org</p> <p>Project Bread food stamp referral offices:</p> <ul style="list-style-type: none"> Athol - Community Action/First Call for Help/North Quabbin, 423 Main Street (978) 575-0818

	assistance sites (meal sites, food pantries) in Massachusetts	<ul style="list-style-type: none"> Greenfield – Community Action/First Call for Help/Greenfield, 393 Main Street (413) 774-2318 Holyoke – Valley Opportunity Council, 300 High Street (413) 536-9109 North Adams – Berkshire Food Project, 134 Main Street (413) 663-7378 <p>FoodSource Hotline: 1-800-645-8333, TTY 1-800-377-1292</p>
Serve New England	Significantly reduced-price grocery packets once per month <ul style="list-style-type: none"> Volunteer requirement – 2 hours per month 	Local Chapters across Massachusetts: www.servenewengland.com
School Breakfast/Lunch	School-based nutritious breakfast/lunch for all students (free or reduced price for low-income) <ul style="list-style-type: none"> Free for <130% FPL; reduced price for <185% FPL 	Access through school
Bay State CAP	Combined food stamp application with SSI application to increase food stamp benefits <ul style="list-style-type: none"> 18+; live alone; qualify for SSI; US citizen or qualified non-citizen; may be able to get more benefits by applying separately 	Access when apply for SSI (Supplemental Security Income)

HOUSING RESOURCES

Name	Program Description & Qualifications	Access Information
Section 8, Massachusetts Rental Voucher Program (MRVP), and Alternative Housing Voucher Program (AHVP)	<p>Tenant-based rental vouchers that “travel” with the tenant to provide tenant with choices about housing</p> <p><u>Section 8 (federally funded):</u> Renter pays between 30/40% of income <u>MRVP (state funded):</u> Renter pays up to 30% of income, plus \$50 <u>AHVP (state funded):</u> Renter pays between 25% & 30% of income; program for 60+ & disabled</p> <ul style="list-style-type: none"> For all: Good tenant history For Section 8: In most cases, income <30% of area median income; some vouchers available for <50% of area median income; must be US citizen or qualifying non-citizen For MRVP & AHVP: no citizenship requirement For MRVP: net income <200%FPL For AHVP: under 60 yrs. old or disabled & eligible for public housing; income <80% area median income 	<p>To apply for Section 8 vouchers, individuals need to apply to their local Public Housing Authority. Housing Authority information can be found below.</p> <p>Can also apply through regional agencies to be placed on state waiting list:</p> <p>BERKSHIRE HOUSING DEVELOPMENT CORP. 74 North Street, Pittsfield, MA 01201 (413) 499-1630 www.masshousinginfo.org/bhdc</p> <p>FRANKLIN COUNTY REGIONAL HOUSING & REDEVELOPMENT AUTHORITY 42 Canal Road, Turner Falls, MA 01376 413-863-9781 www.masshousinginfo.org/hra</p> <p>HAP, INC. 322 Main Street, Suite 1, Springfield, MA 01105 (413) 233-1500 or (800) 332-9667 www.hhhp.org</p>
Emergency Assistance	Emergency shelter or other housing services for low income pregnant	Apply through local DTA office. See contact information below in

	<p>women or families with children who are homeless or at risk for homelessness</p> <ul style="list-style-type: none"> • One or more dependent children or pregnant woman; a household member must be a US citizen or qualifying non-citizen; demonstration of need for shelter and that no relative or friend will provide it 	“Miscellaneous”
Public Housing	<p>Housing for low income in which rent is based on income.</p> <p>For federal housing, rent is 30% of adjusted income (or 10% of gross income) minus utility allowance if pay utilities</p> <p>For state housing for elderly/disabled: rent is 30% of income if pay utilities, 25% of income pay no utilities</p> <p>For state family housing: rent is 32% of income of don't pay utilities; 30% of income if pay some utilities; 27% of income if pay no utilities</p> <ul style="list-style-type: none"> • Income <80% area median income; good tenant history • For federal housing: one member of household US citizen or qualifying non-citizen; • For state housing: no citizenship requirement • For elderly/disabled housing: Above requirements; 60+ (state housing) or 62+ (federal housing); or one member of household disabled 	<p>To apply for public housing, individuals need to apply to their local Public Housing Authority to be placed on waiting list. Housing Authority information can be found below.</p> <p>Wait may be up to 2 years.</p>
HAP, Inc.	<p>Originally established to provide innovative forms of assistance to families seeking to rent decent, safe housing, HAP provides a wide range of services to tenants, homebuyers, homeowners, and rental property owners.</p> <p>Provides various services to people seeking housing, including transitional assistance, residential assistance programs, emergency shelter, and homebuying assistance.</p>	<p>HAP, Inc. 322 Main St., Springfield, MA 01105 (413) 233-1500 or (800) 332-9667 Fax: (413) 731-8723 Fax for Rental Assistance: (413) 787-1797 admin@haphousing.org TDD (413) 233-1699 www.hhhp.org/ HAMPSHIRE COUNTY OFFICE 20 Hampton Avenue, Suite 185, Northampton, MA 01060 413-584-8495 Fax: 413-586-3571 PROPERTY MANAGEMENT TEAM 4 Springfield Street, Chicopee, MA 01013 413-233-1700 Fax: 413-594-2310</p>
Housing Authorities	<p>Provide public housing and housing assistance to low income residents of their respective communities.</p>	<p>Limited contact information for Housing Authorities in Western MA is below, or complete contact information for housing authorities by MA town can be found at: http://www.hud.gov/offices/pih/pha/contacts/states/ma.cfm</p>

		<p>Berkshire County Regional Housing Authority 150 North Street, Suite 42, Pittsfield, MA 01201 413-443-7138</p> <p>Chicopee Housing Authority 128 Meetinghouse Road, Chicopee, MA 01013 413- 594-3605</p> <p>Dalton Housing Authority 293 High Street, Dalton, MA 01226 413-684-2493</p> <p>Franklin County Regional Housing and Redevelopment Authority 42 Canal Road, Turner Falls, MA 01376 413-863-9781 www.masshousinginfo.org/hra</p> <p>Holyoke Housing Authority 475 Maple Street, Holyoke, MA 01040 413-539-2202</p> <p>Lee Housing Authority Marble Street, Lee, MA 01238 413-243-3464</p> <p>Lenox Housing Authority 6 Main Street, Lenox, MA 01240 413-637-5585</p> <p>North Adams Housing Authority 150 Ashland Street, North Adams, MA 01247 413-663-5370</p> <p>Pittsfield Housing Authority 65 Columbus Avenue, Pittsfield, MA 01201 413-443-5936</p> <p>Springfield Housing Authority 25 Saab Court, PO Box 1609, Springfield, MA 01101 413- 785-4513</p> <p>Stockbridge Housing Authority Pine Street, Stockbridge, MA 01262 413-298-3222</p> <p>Williamstown Housing Authority 35 Adams Road, Williamstown, MA 01267 413-458-8282</p>
<p>Residential Assistance for Families in Transition (RAFT)</p>	<p>Rental assistance (up to \$3,000) for families who are homeless or at risk for homelessness Family with children; pregnant women; two-person family with one disabled family member; homeless and able to access housing with RAFT payment; at risk for homelessness and able to keep housing with RAFT payment</p>	<p><u>Regional Housing Consumer Education Centers:</u> Berkshire Housing Development Corporation 74 North St., Pittsfield, MA 01201 (413) 499-1630 Fax: (413) 445-7633 Franklin County Housing & Redevelopment Authority</p>

		<p>42 Canal Rd., Turners Falls, MA 01376 (413) 863-9781 HAP, Inc. 322 Main St., Springfield, MA 01105 (413) 233-1600 or (800) 332-9667 Fax: (413) 731-8723</p>
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SHELTERS

Shelter Name & Address	Target Population	DTA Referral Needed?	Additional Programs?
Broderick House 56 Cabot Street, Holyoke, MA 01040 413-534-7610	Families	7 of the 9 rooms require DTA referral, the other 2 rooms are available without DTA referral	
Elizabeth Freeman Center 146 First Street Pittsfield, MA 01201 413-499-2425	Victims of domestic violence and sexual assault – women and their children	None needed	Domestic violence services and legal and housing advocacy
Emergency Shelter of Greater Springfield – Prospect House 103 Prospect Street, Springfield, MA 01107 413-737-5518	Families – men and/or women with children	Yes.	
Barton’s Crossing 1307 North Street, Pittsfield, MA 01201 413-442-1445	Men and women	None needed	
Friendship Center Women’s Shelter 501 Worthington St., Springfield, MA 01105 413-734-9927	Women	None needed	
Greenfield Family Inn 128 Federal Street, Greenfield, MA 01301 413-774-6382	Homeless families	Yes	
Grove Street Inn 91 Grove St., Northampton, MA 01060 413-585-1389	Men and women	None needed	
Jessie’s House 17 Seelye St., Amherst, MA 01002 413-658-0060 http://www.jessieshouse.org/	Families	Yes	
Open Pantry Teen Living Program 6870 Calhoun St., Springfield, MA 01107 413-731-5960 http://www.openpantry.org/pages/476.html	Mothers between the ages of 14-20.	Yes	Programs to meet the immediate and long-term needs of teenage parents and their children

Horizon House 764 Alden St., Springfield, MA 01109 413-782-8655	Families	Yes	
Jefferson Street Shelter 95 Jefferson Ave., Springfield, MA 01107 413-736-2263	Families	Yes	
Loreto House 51 Hamilton St., Holyoke, MA 01040 413-533-5909	Men	None needed	
Main Street Shelter 319 Main St., Holyoke, MA 01040 413-534-2466	Families	Yes	
Our Friends' House BCAC Family Shelter 292 West St., Pittsfield, MA 01201 413-499-2877	Families	Only need to be referred through DTA if seeking an Emergency Assistance Room, self and agency referrals also accepted	
Prospect Street Shelter 103 Prospect St., Springfield, MA 01107 413-737-5518	Families	Yes	
Samaritan Inn 7 Free St., Westfield, MA 01805 413-568-3122	Men and women	None needed	
Springfield Rescue Mission 19 Bliss St., Springfield, MA 01105 413-732-0808 http://www.springfieldrescuemission.org/	Men and Women	None needed	Strictly Christian programs
Worthington House 767 Worthington St., Springfield, MA 01105 413-732-3069	Men	None needed	

COMMUNITY ACTION AGENCIES (CAAs, also known as Community Action Programs or CAPs)

Description: CAAs provide emergency assistance to people in crisis; address the causes of poverty through programs that fight unemployment, inadequate housing, poor nutrition, and lack of educational opportunity; and provide training in advocacy skills. Each CAA operates an average of 12 to 15 programs, and these typically include several of the following: GED/ESL education, job training, Head Start/day care, fuel assistance, weatherization assistance, homelessness prevention, health services, senior services, TEFAP, affordable housing creation and renovation, and micro-enterprise/small business creation. Some offer additional programming as well

Agency	Communities Served
Berkshire Community Action Council, Inc. 1531 East Street, Pittsfield, MA 01201 Phone (413) 445-4503 Fax (413) 447-7871	Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, and Windsor.
Springfield Partners for Community Action, Inc.	Springfield

619 State Street, Springfield, MA 01109 Phone (413) 263-6500 Fax (413) 263-6511 www.springfieldpartnersinc.com	
Valley Opportunity Council, Inc. 300 High Street, Holyoke, MA 01040 Phone (413) 552-1554 Fax (413) 552-1558 www.valleyopp.com	Agawam, Blandford, Brimfield, Chester, Chicopee, East Longmeadow, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Tolland, Wales, West Springfield, Westfield, and Wilbraham.
Community Action! 393 Main Street, Greenfield, MA 01301 Phone (413) 774-2318 Fax (413) 773-3834 www.communityaction.us	Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Levrett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, and Whately.

COMMUNITY DEVELOPMENT CORPORATIONS (CDCs)

Description: Community Development Corporations focus on advancing affordable housing, economic development, and local capacity-building measures. Programs vary at each CDC, but common programs include: home buying and homeownership programs, small business counseling/training/lending, and community development and restoration programs.

Agency	Communities Served
Action for Basic Community Development PO Box 1211, Pittsfield, MA 01202 (413) 448-8000	Pittsfield
CDC of Southern Berkshire PO Box 733, 284 Main St. #5, Great Barrington, MA 01230 (413) 528-7788	South Berkshire county
Franklin County CDC, The Venture Center 324 Wells St., Greenfield, MA 01301 (413) 774-7204 www.fccdc.org	Franklin and North Quabbin communities
Solutions CDC 254 Maple Street, Holyoke, MA 01040 (413) 315-6017	Holyoke, Chicopee
Hilltown CDC PO Box 17, 432 A Main St., Chesterfield, MA 01012 (413)296-4536 www.hilltowncdc.org	Chester, Chesterfield, Cummington, Goshen, Huntington, Middlefield, Plainfield, Williamsburg, Westhampton, Worthington.
Holyoke Community Land 401 Main St., Holyoke, MA 01040	Holyoke

(413) 534-8770	
Hungry Hill CDC 776 Liberty St., Springfield, MA 01104 (413) 788-9014 www.hhcdc.org	Springfield
Millers River CDC 479 Main St., Athol, MA 01331 (978) 249-9295	North Quabbin
Nueva Esperanza, Inc. 401 Main St., Holyoke, MA 01040 (413) 533-9442	Holyoke
North County CDC 243 Union St., North Adams, MA 01247 (413) 664-8500	Northern Berkshire county
Quaboag Valley CDC 3 Converse St., Suite 104, Palmer, MA 01069 (413) 283-3003 www.qvcdc.com	Belchertown, Brimfield, Brookfield, East Brookfield, Hardwick, Holland, Monson, New Braintree, North Brookfield, Palmer, Spencer, Wales, Ware, Warren, West Brookfield
Springfield Neighborhood Housing Services 111 Wilbraham Rd., Springfield, MA 01109 (413) 739-4737	Homebuyers anywhere in Massachusetts and the Pioneer Valley
Valley CDC 16 Armory St., Northampton, MA 01060 (413) 586-5855 www.valleycdc.com	Northampton, Easthampton, Amherst, Hadley
Westfield CDC 53 Court St., Westfield, MA 01085 (413) 562-7221 www.westfieldcdc.org	Westfield

COUNCILS ON AGING (COAs)

Councils on Aging are municipal agencies that provide service to the elder population within a town or city. While these services vary from town to town, many offer referrals, transportation, outreach, meals (congregate and home delivered), health screening, fitness and recreation. Some also offer peer support groups, adult day care, case management, minor home repair, and computer training. Many COAs partner with the Food Bank of Western MA to offer the Brown Bag: Food for Elders Program. A partial list of COAs is included in this guide. To find the COA in your town, contact your town office or go to www.mass.gov (type in "Councils on Aging" in the search field).

Adams COA 20 East Street Adams, MA 01220 (413) 743-8333	Amherst COA 70 Boltwood Walk Amherst, MA 01002 (413) 259-3114	Athol COA 584 Main Street Athol, MA 01331 (978) 249-8986	Belchertown COA 60 State Street Belchertown, MA 01007 (413) 323-0420
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Chicopee COA 7 Valley View Court Chicopee, MA 01020 (413) 534-3698	Deerfield COA 67 North Main Street Deerfield, MA 01373 (413) 665-2141	East Longmeadow COA 328 North Main Street East Longmeadow, MA 01028 (413) 525-5439	Easthampton COA 19 Union Street Easthampton, MA 01027 (413) 527-6151
Erving COA 18 Pleasant Street Erving, MA 01344 (413) 423-3308	Granby COA 257 State Street Granby, MA 01033 (413) 467-3239	Great Barrington COA 909 Main Street Great Barrington, MA 01230 (413) 528-1881	Greenfield COA 54 High Street Greenfield, MA 01301 (413) 772-1517
Hadley COA 46 Middle Street Hadley, MA 01035 (413) 586-4023	Hatfield COA 59 Main Street Hatfield, MA 01038 (413) 247-9003	Holyoke COA 310 Appleton Street Holyoke, MA 01040 (413) 322-5625	Lee COA 21 Crossway Lee, MA 01238 (413) 243-5545
Lenox COA 65 Walker Street Lenox, MA 01240 (413) 637-5530	Longmeadow COA 231 Maple Road Longmeadow, MA 01106 (413) 565-4150	Ludlow COA 37 Chestnut Street Ludlow, MA 01056 (413) 583-3564	Montague COA 62 5 th Street Turners Falls, MA 01376 (413) 863-9357
North Adams COA 116 Ashland Street North Adams, MA 01247 (413) 662-3125	Northampton COA 240 Main Street Northampton, MA 01060 (413) 587-1231	Northfield COA 69 Main Street Northfield, MA 01360 (413) 498-2901	Orange COA 135 East Main Street Orange, MA 01364 (978) 544-1113
Palmer COA 1029 Central Street Palmer, MA 01069 (413) 283-2670	Pittsfield COA 330 North Street Pittsfield, MA 01201 (413) 499-9346	Shelburne COA 7 Main Street Shelburne, MA 01370 (413) 625-2502	South Hadley COA 45 Dayton Street South Hadley, MA 01075 (413) 538-5042
Southwick COA 458 College Highway Southwick, MA 01077 (413) 569-5498	Springfield Dept. of Elder Affairs (oversees COAs) 1600 East Columbus Ave. Springfield, MA 01103 (413) 787-6124	West Springfield COA 128 Park Street West Springfield, MA 01089 (413) 263-3264	Westfield COA 40 Main Street Westfield, MA 01085 (413) 562-9624

ELDER SERVICE AGENCIES (Aging Access Points)

Description: Aging Access Points serve the elder and allied communities by providing comprehensive links to elder-focused care, services and information. Programs include (but are not limited to): congregate meals, meals on wheels, home care services, money management, companion programs, ombudsman, protective services, and support groups.

Agency Name	Communities Served
Franklin County Home Care Corporation 330 Montague City Road, Suite 1, Turners Falls, MA 01373 (413) 773-5555 www.fchcc.org	Ashfield, Athol, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Petersham, Phillipston, Rowe, Royalston, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, Whately

Highland Valley Elder Services 320 Riverside Drive Suite B Florence, MA 01062 (800) 322-0551 http://www.highlandvalley.org	Amherst, Blandford, Chester, Chesterfield, Cummington, Easthampton, Goshen, Granville, Hadley, Hatfield, Huntington, Middlefield, Montgomery, Northampton, Pelham, Plainville, Russell, Southampton, Southwick, Tolland, Westfield, Westhampton, Williamsburg, Worthington
Greater Springfield Senior Services 66 Industry Ave. Springfield, MA 01104 (413) 781-8800 http://www.gsssi.org/	Agawam, Brimfield, East Longmeadow, Hampden, Holland, Longmeadow, Monson, Palmer, Springfield, Wales, West Springfield, Wilbraham
Elder Services of Berkshire County 66 Wendell Avenue, Pittsfield, MA 01201 (800) 544-5242 http://www.esbci.org	Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, West Stockbridge, Williamstown, Windsor
WestMass Elder Care 4 Valley Mill Rd Holyoke, MA 01040 (413) 538-9020 http://www.wmeldercare.org	Belchertown, Chicopee, Granby, Holyoke, Ludlow, South Hadley, Ware

HEALTH

Name	Description & Qualifications	Access Information
MassHealth (Medicaid)	Health care for low income or those w/ catastrophic health care expenses <ul style="list-style-type: none"> MA resident; children <19 + families; pregnant women; unemployed DMH clients; working for qualified employer; HIV/AIDS; elderly; women with breast/cervical cancer; those needing long-term care; low income (100-300% FPL) & assets 	MassHealth Enrollment Center (800-332-5545, or 888-665-9993) www.mass.gov Community Health Centers (see Health Clinics below)
Medicare	Federal health insurance for 65+, some disabled, & those with end-stage renal disease. Four parts: A – hospital, hospice, home health; B – general medical; C – Medicare Advantage (HMO or PPO); and D – prescription drug plan. <ul style="list-style-type: none"> US Citizen or qualified non-citizen Part A (no premium) – 65+ & paid Medicare taxes for 10 years, or disabled/renal disease; Part A (premium) – 65+, enrolled in Part B; Part B (premium based on income) – 65+, disabled, renal disease 	Access through Social Security Office (see below, in “Miscellaneous”) or SHINE office (see below) Part A/B automatic if receiving social security. If not receiving social security, can apply for Medicare when apply for social security
Commonwealth Care <i>New program to help residents meet new</i>	Subsidized insurance for low income <ul style="list-style-type: none"> 19+; US citizen; qualified non-citizen; <300% FPL) 	1-877-MA-ENROLL

<i>MA insurance requirement.</i>		
Commonwealth Choice <i>New program to help residents meet new MA insurance requirement.</i>	“Low cost” insurance for those who do not receive coverage by employer	1-877-MA-ENROLL
Health Clinics	<p>Comprehensive health care for all, regardless of medical status or ability to pay; culturally sensitive care; often multilingual</p> <ul style="list-style-type: none"> Open to anyone needing primary care 	<p>Chicopee Health Center 203 Exchange Street (Market Square), Chicopee, MA 01013-1246 (413) 420-2200</p> <p>CHP Health Center (Great Barrington) 54 Castle Street, Great Barrington, MA 01230-0030 (413) 528-8580</p> <p>Holyoke Health Care 230 Maple Street, Holyoke, MA 01040 (413) 420-2200</p> <p>Huntington Health Care 73 Russell Road, Huntington, MA 01050 (413) 667-3009</p> <p>Brightwood Health Care (Springfield) 380 Plainfield Street, Springfield, MA 01107 (413) 794-4458</p> <p>Mason Square Health Care (Springfield) 11 Wilbraham Road, Springfield, MA 01109 (413) 794-3710</p> <p>Caring Health Care (Springfield) 1038-1048 Main Street, Springfield, MA 01103 (413) 693-1018</p> <p>Springfield Health Services for the Homeless (Administrative Offices) 95 State Street, Suite 201, Springfield, MA 01103 (413) 787-6741 (call for site locations)</p> <p>Community Health Care of Franklin County (Turners Falls) 338 Montague City Road, Turners Falls, MA 01376 (413) 772-3748</p> <p>450 West River Street, Orange, MA 01364</p> <p>Worthington Health Care 58 Old North Road, Worthington, MA 01098-9753 (413) 238-5511</p>
Women’s Health Network	<p>Free breast/cervical cancer screening, diagnostic services, & health education for low income & underinsured women</p> <ul style="list-style-type: none"> MA resident; low income <250% FPL; no insurance that covers services; 40-64 yrs. old; if under 40: family history of breast/cervical cancer, received therapeutic chest radiation, or referred by clinician; if over 64: no Medicare Part B 	(877) 414-4447
Insurance Partnership	Help paying insurance premiums for low income	Apply through employer. <i>If self-employed, contact:</i>

	individuals self-employed or working for small business <ul style="list-style-type: none"> • 19-64 yrs. old; MA resident; not been offered or eligible for employer insurance in past 6 months; low income (<\$30,636 single, or <\$41,076 family of 2) 	The Insurance Partnership 354B Turnpike Street, Suite 204, Canton, MA 02021 (800) 399-8285 or (781) 830-8282 www.insurancepartnership.org
SHINE (Serving Health Information Needs of Elders)	Health insurance counseling for elderly and disabled	Elder Services of Berkshire County; Franklin County Health Care Corporation (see contacts in "Elder Services"); Springfield Department of Elder Affairs 1600 E. Columbus Avenue, Springfield, MA 01103 Phone: 413.787.6785 TTY: 413.787.6154

ENERGY ASSISTANCE

Name	Description & Qualifications	Access Information
Energy Bucks	Helps eligible Massachusetts customers with fuel assistance, energy discounts and efficiency services	866-537-7267 www.energybucks.com
National Grid	Discount rate for low income; also offers payment arrangements to residential customers with past due balances. <ul style="list-style-type: none"> • Household income <200% FPL; participate in assistance program: EAEDC, Food Stamps, Fuel Assistance, Head Start, Mass Health, National School Lunch Program, Public Housing, School Breakfast Program, Supplemental Security Program, TAFDC, Veterans Programs - 115 benefits, DIC surviving parent, Non-Service Pension 	To establish a payment plan, contact the Credit Department at 1-866-395-0315 www.nationalgridus.com/masselectric/faq/faq8.asp
WMECO	Residential Discount Rate: <ul style="list-style-type: none"> • Income <200% FPL or participate in assistance program: Fuel Assistance; Public/Subsidized Housing; MassHealth (formerly Medicaid); SSI; Food Stamps; Department of Transitional Assistance; Head Start; Massachusetts Commission for the Blind; National School Lunch/Breakfast Program; Veterans Chapter 115 Benefits; Veterans Non-Service Pension Programs; DIC for Parents of Veterans; TAFDC; EAEDC NUStart: Program to facilitate easier payment of electricity bills.	WMECO Customer Service Center PO Box 2010, West Springfield, MA 01090-2010 413-781-4300 www.wmeco.com/residential/paymybill/paymentassist.aspx
Bay State Gas	Discounted rate for fuel assistance recipients or people who participate in other assistance programs: <ul style="list-style-type: none"> • SSI; TAFDC; EAEDC; Food Stamps; Refugee Settlement; MassHealth; Head Start; Public/Subsidized Housing; National School Lunch or Breakfast Program; Mass. Veteran's Benefits (GLC.115); Dependency and Indemnity Compensation for Surviving Parents of Veterans (DIC); Improved Veterans Disability Pension • Income cannot exceed 200% FPL • Account must be in name of individual receiving above listed assistance 	
Berkshire Gas	Residential Discount Rate:	115 Cheshire Road

	<ul style="list-style-type: none"> Income <175% FPL; AND participate in assistance program: Fuel Assistance; Public/Subsidized Housing; MassHealth (formerly Medicaid); SSI; Food Stamps; Department of Transitional Assistance; Head Start; Massachusetts Commission for the Blind; National School Lunch/Breakfast Program; Veterans Chapter 115 Benefits; Veterans Non-Service Pension Programs; DIC for Parents of Veterans; TAFDC; EAEDC; OR participate in LIHEAP or HEARTWAP 	Pittsfield, MA 01201 Customer Care Center (to determine eligibility for programs listed below): 800-292-5012 www.berkshiregas.com
RAFT	RAFT is a state-funded program for families at risk of homelessness. The program may help to pay overdue heating bill balances for eligible families. Available in Berkshire County and Franklin County.	Berkshire Housing Development Corp. 413-499-1630
WAP, LIHEAP (FUEL ASSISTANCE), & HEARTWAP	<p>Low-Income Home Energy Assistance Program (LIHEAP), ALSO KNOWN AS FUEL ASSISTANCE: Assistance with home heating costs for low income.</p> <ul style="list-style-type: none"> Household income <200% FPL <p>Weatherization Assistance Program (WAP): installation of weather stripping, caulking, storm windows, insulation, and other materials as well as burner testing, tune-up, and minor repairs.</p> <ul style="list-style-type: none"> Income <200% FPL or participate in TAFDC or SSI Eligible for LIHEAP <p>Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP): Heating system repair/replacement services; Heating system cleanings; Free energy, health and safety audit; Free attic and/or side-wall insulation, air sealing, weather-stripping and other winterization energy repairs.</p> <ul style="list-style-type: none"> Income <200% FPL or participate in TAFDC or SSI Eligible for LIHEAP 	Berkshire Community Action Council 1531 East St., Pittsfield , MA 02101 Pittsfield (413) 445-5671 North Adams (413) 663-3014 Great Barrington (413) 528-1947 Franklin Community Action Council 393 Main St., Greenfield, , MA 01301 (413) 774-2318 Hampshire Co: (800) 370-0940 New England Farm Workers Council (City of Springfield, only) 1666 Main St., Springfield, MA 01103 (413) 272-2209 Springfield Partners for Community Action, Inc. 619 State St., Springfield, MA 01109 (413) 263-6538 City of Springfield, Office of Community Development 1600 E. Columbus Ave., Springfield, MA 01103 (413) 787-6500 Valley Opportunity Council 300 High St., Holyoke, MA 01040 (413) 552-1548 New England Farm Workers Council (Athol; Royalston) 435 Main Street, Suite 3040, Fitchburg, MA 01420 (978) 342-4520 Montachusett Opportunity Council, Inc. (Athol; Royalston) 52 Hartwell St., Fitchburg , MA 01420 (978) 342-7025
Good Neighbor Fund	Provides electric, gas, or oil heating assistance to low-moderate income MA <ul style="list-style-type: none"> Income between 200% and 275% FPL. Maximum \$275 benefit per household. 	Administered by: Salvation Army Amherst (413) 586-5243 Great Barrington (800) 262-1320

		Pittsfield (413) 442-0624 North Adams (413) 663-7987 Greenfield (413) 773-3154
Utility Shutoff Protection	<p>Protects vulnerable populations from having heat/electricity shut off. The following qualify:</p> <ul style="list-style-type: none"> • Everyone in household 65+; • Financial hardship with serious illness; • Financial hardship with child under 12 months old; • Tenant whose landlord neglects utility bills; • Financial hardship during winter months (Nov. 15 – Mar. 15) that would result in heat shutoff <p>Income guidelines for all above groups:</p> <ul style="list-style-type: none"> • <200% FPL or participate in TAFDC, SSI, LIHEAP, or MassHealth 	

CHILDCARE

Name	Description & Qualifications	Access Information
Childcare Vouchers	<p>Free or low-cost childcare vouchers for current and former TAFDC recipients</p> <ul style="list-style-type: none"> • Must be receiving TAFDC or received TAFDC within past 12 months; working, going to school, looking for work, or in job training program; disabled & maternity leave also eligible 	DTA
Income-Eligible childcare vouchers (subsidized)	<p>Subsidized childcare (for children under 13) for low income non-TAFDC families; usually a waiting list (up to 2 years)</p> <ul style="list-style-type: none"> • MA resident; working, going to school, looking for work, or in job training program; • Family gross income <50% of state median income; <85% for families with disabled children/parents 	<p>Apply through Child Care Resource & Referral Agency:</p> <p>Resources for Child Care 152 North St., Suite 230 Pittsfield, MA 01201 (413) 443-7830 www.resourcesforchildcare.net</p> <p>Franklin County Child Care Outlook 393 Main St. Greenfield, MA 01301 (413) 772-2177 www.fcac.net</p> <p>Hampshire County** Child Care Outlook The Vernon Street School, 56 Vernon Street Northampton, MA 01060 (413) 582-4230 or Toll free 1-877-366-9096</p> <p>Hampden County Preschool Enrichment Team Stearns Building, 293 Bridge Street, Suite 322 Springfield, MA 01103-1435 (413) 736-3900 www.Preschoolenrichmentteam.org</p>

		<p>New England Farm Workers' Council 1628-1640 Main Street Springfield, MA 01103 (413) 272-2207 www.partnersforcommunity.org</p> <p>New England Farm Workers' Council Child Care Voucher Management Agency, 205 High Street Holyoke, MA 01040 (413) 322-0200</p>
Community Partnerships for Children	<p>Financial aid for early childhood education programs for low income working families</p> <ul style="list-style-type: none"> Working families with children who are 2 yrs 9 months to 5 yrs. old; Gross income <125% of state median family income Preschool free if family income is below FPL 	<p>To find your local CPC program, use the Find Child Care search tool on the Department of Early Education and Care (EEC) web site (www.eec.state.ma.us). Enter your city or town and then select "CPC/Lead Agency" from the drop-down menu under "Type" of child care.</p> <p>You may also call 1-800-345-0131 for more information.</p>
Head Start & Early Head Start	<p>Free early childhood education for pregnant women and children under 5</p> <p>Head Start: Free preschool for children 3 – 5 yrs. old</p> <p>Early Head Start: For pregnant women, infants, and toddlers</p> <ul style="list-style-type: none"> Receive TAFDC or SSI benefits; OR Income <100% FPL Some over income slots may be available 	<p>Berkshire County Head Start/Child Development 62 First St. Fl. 2, Pittsfield, MA 01201 (413) 499-0137 Counties Served: Berkshire</p> <p>Community Action of Franklin, Hampshire and North Quabbin Regions 393 Main St. 4th Fl., Greenfield, MA 01301 www.communityaction.us (413) 376-1113 Counties Served: Franklin, Hampshire</p> <p>Holyoke/Chicopee/Springfield 662 High St., Holyoke, MA 01040 Head Start Address: 30 Madison Avenue, Springfield, MA 01105 (413) 788-6522 Counties Served: Hampden, Hampshire</p> <p>Westfield Public School Department/ Head Start 22 Ashley St., Westfield, MA 01085 Head Start Address: 390 Southampton Road, Westfield, MA 01085 www.k12.westfield.ma.us/index.html (413) 562-0586 ext 11 Counties Served: Hampden</p>

CAREER/JOB RESOURCES

Name	Description & Qualification	Access Information
MCDI – Holyoke/Springfield	The MCDI has the capacity to fulfill ESOL, ABE, GED, and vocational training needs. Individual Education Plans can be tailored for each student based on their stated goals.	(413)532-2683 http://www.mcditraining.com/

Career Point	Helps jobseekers to identify skills and abilities, industries and jobs that meet skills, manage job searches and market skills.	850 High Street Holyoke, MA (413) 532-4900 www.careerpoint.ma.org
FutureWorks	Job seeking and training support center: job posting; free workshops in resume writing, interviewing, salary negotiations and more; use of computers, FAX machines, phones and copiers; and access to trained professionals to assist members in their job search, career planning and management.	1 Federal Street Springfield, MA (413) 858-2200 http://www.futureworks-now.com/
Franklin/Hampshire Career Center	Offers a wide range of services to job seekers and employers as well as connections to other community organizations which can help in finding career and job resources.	Greenfield Office One Arch Place Greenfield, MA 01301 413-774-4361 Fax 413-784-1765 Northampton Office 178 Industrial Drive, Suite 1 Northampton Industrial Park Northampton, MA 01060 (413) 586-6506 TTY: (413) 586-4921
YouthBuild	In YouthBuild programs, unemployed and undereducated young people, ages 16-24, work toward their GED or high school diploma while learning construction skills by building affordable housing for homeless and low-income people. Strong emphasis is placed on leadership development and community service.	YouthBuild Holyoke/Nueva Esperanza 401 Main St., Holyoke, MA 01040 413-533-9442 YWCA YouthBuild Springfield 7 Orleans St., Springfield, MA 01109 413-733-9172
Unemployment Insurance	Temporary cash assistance to workers who have lost their job through no fault of their own <ul style="list-style-type: none"> • Lost/left job or reduced hours through no fault of worker; physically/mentally unable to work; looking for work and willing to accept work right away; haven't been able to find work in field (or similar field); made at least \$3000 in previous one year period; worked in MA; no unemployment insurance in past year • Work search requirements apply • US citizen or legally working in US 	By phone: 1-877-626-6800 TTY/TTD: 1-888-527-1912 In person: Franklin/Hampshire Career Center (see address above) Future Works (see address above) Career Point (see address above) Berkshire Works 37 Main Street North Adams, MA 01247 413-663-1111 TTY: 413-663-5442 160 North Street Pittsfield, MA 01201 413-499-2220 TTY: 413-499-7306

Worker's Compensation	<p>Cash, medical, and vocational rehabilitation benefits for workers who have been injured on the job or have a work-related illness</p> <ul style="list-style-type: none"> All employers are required to pay worker's compensation insurance, thus all workers are eligible, regardless of immigration status Surviving spouses and children are also eligible in the case of death of worker due to work related accident or illness. 	<p>Report injury/illness to employer.</p> <p><i>If employer refuses to report, contact:</i> Department of Industrial Accidents 600 Washington Street, 7th Fl., Boston, MA 02111 (617) 727-4900 or (800) 323-3249 TDD: (800) 224-6196 www.mass.gov/dia Springfield DIA office: 436 Dwight St., Springfield, MA 01103 (413) 784-1133 http://www.mass.gov/dia/Springfield1.htm</p>
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LEGAL ASSISTANCE

Name	Description & Qualifications	Access Information	Notes
Western Massachusetts Legal Services	WMLS provides free legal help in non-criminal cases for low-income people and elders who live in western Massachusetts.	55 Federal Street, Greenfield, MA 01301 (413) 781-7814 www.wmls.org	Assistance provided ranges from legal advice to full representation
Mass Justice Project	Nonprofit legal services program for the low-income communities of Worcester Counties and of Western Massachusetts	57 Suffolk St., 4th Floor, Holyoke, MA 01040 (413) 533-2660 www.neighborhoodlaw.org	

TAX SUPPORT

Name	Description & Qualifications	Access Information												
Circuit Breaker	<p>Income tax credit for elders who rent or pay property taxes</p> <ul style="list-style-type: none"> 65+, rent or own primary residence in MA; if married, must file jointly; not dependent on another taxpayer; property value <\$684,000 (on Jan. 1 2006); not living in subsidized housing or have Section 8; if renting, landlord must pay property taxes; income <\$46,000 (single); amount paid for property taxes must be >10% of income 	<p>Can be claimed on MA state income tax return.</p> <p>See AARP Senior Tax Aids below</p>												
EIC and EITC	<p>State and federal tax credits for workers to reduce taxes owed or increase refund.</p> <ul style="list-style-type: none"> Must be working and fall within income limits: <table border="1" data-bbox="443 1289 1276 1489"> <thead> <tr> <th data-bbox="443 1289 699 1338">Qualifying Children</th> <th data-bbox="699 1289 892 1338">Income (Single)</th> <th data-bbox="892 1289 1276 1338">Income (Married filing jointly)</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 1338 699 1386">0</td> <td data-bbox="699 1338 892 1386"><\$12,120</td> <td data-bbox="892 1338 1276 1386"><\$14,120</td> </tr> <tr> <td data-bbox="443 1386 699 1435">1</td> <td data-bbox="699 1386 892 1435"><\$32,001</td> <td data-bbox="892 1386 1276 1435"><\$34,001</td> </tr> <tr> <td data-bbox="443 1435 699 1484">2 +</td> <td data-bbox="699 1435 892 1484"><\$36,348</td> <td data-bbox="892 1435 1276 1484"><\$38,348</td> </tr> </tbody> </table>	Qualifying Children	Income (Single)	Income (Married filing jointly)	0	<\$12,120	<\$14,120	1	<\$32,001	<\$34,001	2 +	<\$36,348	<\$38,348	<p>Must file state and federal income tax returns to receive respective credits.</p>
Qualifying Children	Income (Single)	Income (Married filing jointly)												
0	<\$12,120	<\$14,120												
1	<\$32,001	<\$34,001												
2 +	<\$36,348	<\$38,348												

Property Tax Support	Massachusetts General Laws provide for a reduction of the tax for property owned and occupied by individuals who meet certain exemption qualifications. Exemptions, deferrals, credits and tax breaks are provided for qualifying blind persons, elderly, qualified surviving spouses/children/elderly, and veterans.	Applications must be filed annually with the local assessors in the city or town where the property is located. More information is available at http://www.sec.state.ma.us/cis/cisptx/ptxidx.htm For further information, individuals should contact their local Board of Assessors, or call the Department of Revenue – Division of Local Services Property Tax Bureau at 617-626-2300.
VITA	Free tax help for low/moderate income people who cannot prepare their own returns <ul style="list-style-type: none"> Income <\$39,000 (single person) 	To locate the nearest VITA site, call 1-800-829-1040.
AARP Senior Tax Aids	During tax season (2/1-4/15), volunteer tax counselors assist elderly people in filling out state and federal tax forms at local senior centers.	Contact your local Council on Aging or Senior Center. Locations also available at: https://wpp.aarp.org/vmis/sites/internet_taxaide_locator.jsp Site listing available at First Call for Help, 413-582-4237

IMMIGRANT RESOURCES

Qualifying Non Citizens: Many benefit programs apply for US citizens or qualifying non citizens. **Qualifying non citizens generally include (varies by program):** lawful permanent residents, asylees, refugees, parolees (paroled into US for at least one year), non citizens granted withholding of deportation by INS, conditional entrants, Cuban and Haitian entrants, Amerasian immigrants, members of the Hmong and Highland Lao tribes who assisted US military during Vietnam war, American Indians born in Canada or Mexico, and certain battered immigrant spouses and children. Some non citizens must wait 5 years before eligible for benefits or may only receive benefits for limited time period. Refugees and asylees, non citizens who were legally in US prior to Aug. 22, 1996, honorably discharged veterans, and lawful permanent residents with about 10 years of work in US are eligible for immediate benefits.

Sponsor Deeming: When income of immigrant's "sponsor" is counted as part of household income.

Benefit	Who Qualifies (additional restrictions may apply)	Sponsor Deeming?
EAEDC	US citizens & Qualifying Non Citizens	No
TAFDC	US citizens & Qualifying Non Citizens	Yes
SSI	US citizens & Qualifying Non Citizens	Yes
Veterans Services	No citizenship requirement	No
Refugee Cash Assistance	Short term cash assistance for low income refugees, asylees, and Haitian, Cuban, or Amerasian entrants	No
DTA Childcare (vouchers, CRIB Layette)	US citizens & Qualifying Non Citizens	Yes (TAFDC requirements)
Income Eligible Child Care, Community Partnerships for Children, Head Start/Early Head Start	No citizenship requirement	No
LIHEAP, Good Neighbor Energy Fund, Shutoff protection	No citizenship requirement	No
Utility Discounts	No citizenship requirement, but must be receiving public	No (unless required for public benefit)

	benefits (TAFDC, Food Stamps, EAEDC, etc.)	
Food Stamps	US citizens & Qualifying Non Citizens	Yes
WIC, Food pantries, meal sites, meals on wheels, congregate meals, school breakfast/lunch, and Serve New England	No citizenship requirement	No
MassHealth	Citizenship not required, but limited benefits for undocumented non citizens	No
Medicare	US citizens & Qualified Non Citizens & Undocumented Non Citizens with End Stage Renal Disease (work history requirements)	No
Section 8	US citizens & Qualifying Non Citizens	
MRVP & AHVP	No citizenship requirement	No
Private & public subsidized housing (state)	No citizenship requirement	No
Private & public subsidized housing (federal)	US citizens & Qualifying Non Citizens	
Emergency Assistance	US citizens & Qualifying Non Citizens	No
Shelters	Varies by program	varies

TRANSPORTATION RESOURCES

Name	Services Offered & Communities Served	Address
Pioneer Valley Transportation Authority	Discounted tickets to the elderly and disabled.	2808 Main Street, Springfield, MA (413) 732-6248
Franklin Regional Transit Authority	Transportation to Seniors, People with disabilities and veterans.	474 Main Street, Greenfield, MA (413) 774-2262

EDUCATION/LITERACY

Name	Description/Qualifications	Access Information	
The Literacy Project	free classes in basic reading, writing, math, G.E.D. preparation, computer literacy, creative writing, science, and social studies; also help for GED graduates to take next steps	Amherst Adult Learning Center 401 Main St., Amherst, MA01002 413-259-1663 Pioneer Valley Adult Learning Center 1 Brewster Court #1, Northampton, MA 01060 413-584-6755	Charboneau Learning Center 15 Bank Row, Suite D, Greenfield, MA 01301 413-774-3935 North Quabbin Adult Learning Center 34 North Main St., Orange, MA 01364 978-544-8917

		Ware Adult Learning Center 49 Main Street, Ware, MA 01082 413-967-9902
Even Start	Family literacy program to overcome intergenerational cycles of illiteracy and poverty; provides early childhood education, adult literacy, and parenting education	<p>Greenfield Even Start 90 Federal St., Greenfield, MA 01301 (413) 773-9309 x102 Fax: (413) 774-2210</p> <p>Holyoke Even Start Peck Middle School 1916 Northampton St., Holyoke, MA 01040 Phone: (413) -534-2165 Fax: (413) 534-2165</p> <p>Northampton Even Start Northampton Public Schools, Jackson St. School 120 Jackson St., Northampton, MA 01060 Phone & Fax: (413) 584 - 9599 evenstart@nps.northampton.ma.us</p> <p>North Quabbin Even Start 34 No. Main St., Orange, MA 01364 Phone: (978) 544-6235 Fax: (978) 544-6217</p> <p>Pittsfield Even Start 10 Lyman St., Pittsfield, MA 01210 Phone: (413) 448-9819 Fax: (413) 443-7919</p> <p>Springfield Even Start Early Childhood Centers of Greater Springfield 15 Catharine St., Springfield, MA 01109 Phone: (413) 732-9518 x227 Fax: (413) 736-3795 EvenStart_SpringfieldMA@yahoo.com</p>

MISCELLANEOUS

Type	Access Information
Social Security Offices	<p>HOLYOKE: 200 High Street, 2nd Floor, Holyoke, MA 01040 (413) 536-3649 or (800) 772-1213 TTY: (413) 534-0901</p> <p>SPRINGFIELD</p>

	<p>70 Bond Street, Springfield, MA 01104 (413) 785-5725 or (800) 772-1213 TTY: (413) 731-1491</p> <p>NORTH ADAMS 37 Main Street, Suite 202, North Adams, MA 01247 (413) 664-7951 or (800) 772-1213 TTY: (413) 664-6568</p>
DTA Offices	<p>Some locations are listed below. For a full list of DTA Office Locations, see: http://webapps.ehs.state.ma.us/dtaoffices/default.aspx or call 1-800-249-2007.</p> <p>Greenfield DTA 1 Arch Pl, Suite 2A, Greenfield, MA 01301 413-772-3400</p> <p>Holyoke DTA 72-100 Front Street, Holyoke, MA 01041 413-552-5400</p> <p>North Adams DTA 37 Main Street, North Adams, MA 01247 413-663-1100</p> <p>Pittsfield DTA 75 South Church Street, 4th Floor, Pittsfield, MA 01201 413-236-2000</p> <p>Springfield/Liberty DTA 95 Liberty Street, Springfield, MA 01103 413-858-1000</p> <p>Springfield/State Street DTA 310 State Street, Springfield, MA 01105 413-858-1300</p>
Web Resources	<p>www.massresources.org – comprehensive listing of public, and some private, assistance programs in MA, including eligibility requirements, very easy to navigate</p> <p>www.masshousinginfo.org – listing of different housing programs and services in MA</p> <p>www.helpine-online.com</p> <p>www.womenofmeans.org/resources11.shtml - shelter information for women</p> <p>www.umass.edu/ewc/rr/iris_web/irispag1.htm - online database of western MA resources</p> <p>www.mass.gov – information on state benefits</p> <p>www.ssa.gov – social security information</p>