The Food Bank of Western Massachusetts presents

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Description &amp; Qualifications</th>
<th>Access Information</th>
<th>Notes</th>
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</table>
| 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.  
- 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.  
- 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)
- **Cash assistance for elderly, blind, and disabled**
  - 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

#### Applying for SSI
- Apply through Social Security Administration (see offices listed below in “Miscellaneous”).
  - Through the Bay State CAP, SSI application is combined with Food Stamp application (see DTA offices listed below in “Miscellaneous”).

### Social Security Disability Insurance (SSDI)
- **Benefits to disabled or blind who are “insured” by contributions to Social Security**
  - 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.

#### Applying for SSDI
- Apply through Social Security Administration (see offices listed below in “Miscellaneous”).

### Veteran’s Services - Chapter 115
- **Short-term cash assistance, medical coverage assistance, catastrophic/disaster benefits, back rent, moving expenses, and referrals for veterans.**
  - Veteran who served during wartime & honorably discharged or immediate family (children, spouse/widow, parents).

#### Veteran’s Services Offices
- Most towns in MA have a Veteran’s Agent. For contact information, see www.mass.gov/veterans

### FOOD PROGRAMS

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<tr>
<th>Name</th>
<th>Description &amp; Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
</table>
| Brown Bag     | Free groceries at local site for low-income elders and disabled  
  - 55+ or disabled; income < 185% FPL; does not live with other BB member                                                                                           | Food Bank of Western Massachusetts  
  97 N. Hatfield Road, Hatfield MA  01038  
  (800) 247-9632  
  [www.foodbankwma.org/brownbag/](http://www.foodbankwma.org/brownbag/)                                           | Also accessible through local Council on Aging                                                           |
| Meals on Wheels (MOW) | Prepared meals home delivered for elders/disabled  
  - 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 | Free/reduced price lunch for seniors at senior or community center  
  - 60+ or disabled living in senior facility where congregate meal is served                                                                                      | Must pre-register for meals on site  
  Also accessed through elder services agencies (Aging Access Points). See addresses in “Elder Services Agencies” |                                                                                                      |
| WIC | Health/Nutrition education + vouchers for healthy food for kids, pregnant women, and mothers of newborn | WIC Offices:  
Berkshire North                                                                                     |                                                                                                      |
### Food Stamps

**EBT card for food (no pet food, alcohol, or hot food)**
- 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
- Often helpful to have a social worker or guide through process

**DTA Offices:**
- 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

**Project Bread Sites:**
- 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

**Online:** [www.gettingfoodstamps.org](http://www.gettingfoodstamps.org)

### Community Meal Sites

Free community meals, frequency varies by site
- Eligibility requirements vary – most have no income requirement

Private management
For listing of sites, contact Project Bread’s Food Source Hotline (800) 645-8333

### Food Pantries

Free groceries, frequency varies by site
- Generally low income – eligibility varies by site

Private management
For listing of sites, contact Project Bread’s Food Source Hotline (800) 645-8333

### Project Bread

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.
- Agencies – emergency food programs, schools, etc.; Hotline open to all

FoodSource Hotline has comprehensive list of food

**Project Bread Office**
145 Border Street, East Boston, MA 02128
617-723-5000
[www.projectbread.org](http://www.projectbread.org)

**Project Bread food stamp referral offices:**
- Athol - Community Action/First Call for Help/North Quabbin, 423 Main Street (978) 575-0818
<table>
<thead>
<tr>
<th>Name</th>
<th>Program Description &amp; Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
</table>
| **assistance sites (meal sites, food pantries) in Massachusetts** |  - 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 | FoodSource Hotline: 1-800-645-8333, TTY 1-800-377-1292 |
| Serve New England | Significantly reduced-price grocery packets once per month  
- 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)  
- 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  
- 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**

<table>
<thead>
<tr>
<th>Name</th>
<th>Program Description &amp; Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
</table>
| **Section 8, Massachusetts Rental Voucher Program (MRVP), and Alternative Housing Voucher Program (AHVP)** | Tenant-based rental vouchers that “travel” with the tenant to provide tenant with choices about housing  
Section 8 (federally funded): Renter pays between 30/40% of income  
MRVP (state funded): Renter pays up to 30% of income, plus $50  
AHVP (state funded): Renter pays between 25% & 30% of income; program for 60+ & disabled  
- 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 | To apply for Section 8 vouchers, individuals need to apply to their local Public Housing Authority. Housing Authority information can be found below.  
Can also apply through regional agencies to be placed on state waiting list:  
BERKSHIRE HOUSING DEVELOPMENT CORP.  
74 North Street, Pittsfield, MA 01201  
(413) 499-1630  
www.masshousinginfo.org/bhdc  
FRANKLIN COUNTY REGIONAL HOUSING & REDEVELOPMENT AUTHORITY  
42 Canal Road, Turner Falls, MA 01376  
413-863-9781  
www.masshousinginfo.org/hra  
HAP, INC.  
322 Main Street, Suite 1, Springfield, MA 01105  
(413) 233-1500 or (800) 332-9667  
www.hhhp.org |
| Emergency Assistance | Emergency shelter or other housing services for low income pregnant | Apply through local DTA office. See contact information below in |
| **Public Housing** | Housing for low income in which rent is based on income.  
For federal housing, rent is 30% of adjusted income (or 10% of gross income) minus utility allowance if pay utilities  
For state housing for elderly/disabled: rent is 30% of income if pay utilities, 25% of income pay no utilities  
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  
- 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 | 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.  
Wait may be up to 2 years. |
| **HAP, Inc.** | 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.  
Provides various services to people seeking housing, including transitional assistance, residential assistance programs, emergency shelter, and homebuying assistance. | 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 |
| **Housing Authorities** | Provide public housing and housing assistance to low income residents of their respective communities. | 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 |
**Residential Assistance for Families in Transition (RAFT)**

- **Berkshire County Regional Housing Authority**
  - 150 North Street, Suite 42, Pittsfield, MA 01201
  - 413-443-7138

- **Chicopee Housing Authority**
  - 128 Meetinghouse Road, Chicopee, MA 01013
  - 413-594-3605

- **Dalton Housing Authority**
  - 293 High Street, Dalton, MA 01226
  - 413-684-2493

- **Franklin County Regional Housing and Redevelopment Authority**
  - 42 Canal Road, Turner Falls, MA 01376
  - 413-863-9781
  - [www.masshousinginfo.org/hra](http://www.masshousinginfo.org/hra)

- **Holyoke Housing Authority**
  - 475 Maple Street, Holyoke, MA 01040
  - 413-539-2202

- **Lee Housing Authority**
  - Marble Street, Lee, MA 01238
  - 413-243-3464

- **Lenox Housing Authority**
  - 6 Main Street, Lenox, MA 01240
  - 413-637-5585

- **North Adams Housing Authority**
  - 150 Ashland Street, North Adams, MA 01247
  - 413-663-5370

- **Pittsfield Housing Authority**
  - 65 Columbus Avenue, Pittsfield, MA 01201
  - 413-443-5936

- **Springfield Housing Authority**
  - 25 Saab Court, PO Box 1609, Springfield, MA 01101
  - 413-785-4513

- **Stockbridge Housing Authority**
  - Pine Street, Stockbridge, MA 01262
  - 413-298-3222

- **Williamstown Housing Authority**
  - 35 Adams Road, Williamstown, MA 01267
  - 413-458-8282

**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

**Regional Housing Consumer Education Centers:**

- **Berkshire Housing Development Corporation**
  - 74 North St., Pittsfield, MA 01201
  - (413) 499-1630
  - Fax: (413) 445-7633

- **Franklin County Housing & Redevelopment Authority**
<table>
<thead>
<tr>
<th>Shelter Name &amp; Address</th>
<th>Target Population</th>
<th>DTA Referral Needed?</th>
<th>Additional Programs?</th>
</tr>
</thead>
</table>
| 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 |
<table>
<thead>
<tr>
<th>Agency</th>
<th>Address</th>
<th>Type</th>
<th>Accepts Families</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Horizon House</td>
<td>764 Alden St., Springfield, MA 01109</td>
<td></td>
<td>Families</td>
<td>Yes</td>
</tr>
<tr>
<td>Jefferson Street Shelter</td>
<td>95 Jefferson Ave., Springfield, MA 01107</td>
<td></td>
<td>Families</td>
<td>Yes</td>
</tr>
<tr>
<td>Loreto House</td>
<td>51 Hamilton St., Holyoke, MA 01040</td>
<td>Men</td>
<td>None needed</td>
<td></td>
</tr>
<tr>
<td>Main Street Shelter</td>
<td>319 Main St., Holyoke, MA 01040</td>
<td>Families</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Our Friends' House BCAC Family Shelter</td>
<td>292 West St., Pittsfield, MA 01201</td>
<td>Families</td>
<td>Only need to be referred through DTA if seeking an Emergency Assistance Room, self and agency referrals also accepted</td>
<td></td>
</tr>
<tr>
<td>Prospect Street Shelter</td>
<td>103 Prospect St., Springfield, MA 01107</td>
<td>Families</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Samaritan Inn</td>
<td>7 Free St., Westfield, MA 01805</td>
<td>Men and women</td>
<td>None needed</td>
<td></td>
</tr>
<tr>
<td>Springfield Rescue Mission</td>
<td>19 Bliss St., Springfield, MA 01105</td>
<td>Men and Women</td>
<td>None needed</td>
<td>Strictly Christian programs</td>
</tr>
<tr>
<td>Worthington House</td>
<td>767 Worthington St., Springfield, MA 01105</td>
<td>Men</td>
<td>None needed</td>
<td></td>
</tr>
</tbody>
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**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.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Communities Served</th>
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<tbody>
<tr>
<td>Springfield Partners for Community Action, Inc.</td>
<td>Springfield</td>
</tr>
</tbody>
</table>
**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.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Communities Served</th>
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<tbody>
<tr>
<td>Action for Basic Community Development</td>
<td>Pittsfield</td>
</tr>
<tr>
<td>PO Box 1211, Pittsfield, MA 01202</td>
<td></td>
</tr>
<tr>
<td>(413) 448-8000</td>
<td></td>
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<tr>
<td>CDC of Southern Berkshire</td>
<td>South Berkshire county</td>
</tr>
<tr>
<td>PO Box 733, 284 Main St. #5, Great Barrington, MA 01230</td>
<td></td>
</tr>
<tr>
<td>(413) 528-7788</td>
<td></td>
</tr>
<tr>
<td>Franklin County CDC, The Venture Center</td>
<td>Franklin and North Quabbin communities</td>
</tr>
<tr>
<td>324 Wells St., Greenfield, MA 01301</td>
<td></td>
</tr>
<tr>
<td>(413) 774-7204</td>
<td></td>
</tr>
<tr>
<td><a href="http://www.fccdc.org">www.fccdc.org</a></td>
<td></td>
</tr>
<tr>
<td>Solutions CDC</td>
<td>Holyoke, Chicopee</td>
</tr>
<tr>
<td>254 Maple Street, Holyoke, MA 01040</td>
<td></td>
</tr>
<tr>
<td>(413) 315-6017</td>
<td></td>
</tr>
<tr>
<td>Hilltown CDC</td>
<td>Chester, Chesterfield, Cummington, Goshen, Huntington, Middlefield, Plainfield, Williamsburg, Westhampton, Worthington.</td>
</tr>
<tr>
<td>PO Box 17, 432 A Main St., Chesterfield, MA 01012</td>
<td></td>
</tr>
<tr>
<td>(413) 296-4536</td>
<td></td>
</tr>
<tr>
<td><a href="http://www.hilltowncdc.org">www.hilltowncdc.org</a></td>
<td></td>
</tr>
<tr>
<td>Holyoke Community Land</td>
<td>Holyoke</td>
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<tr>
<td>401 Main St., Holyoke, MA 01040</td>
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<tr>
<td>Council Name</td>
<td>Address</td>
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<td>-----------------------------</td>
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<tr>
<td>Hungry Hill CDC</td>
<td>776 Liberty St., Springfield, MA 01104</td>
</tr>
<tr>
<td>Millers River CDC</td>
<td>479 Main St., Athol, MA 01331</td>
</tr>
<tr>
<td>Nueva Esperanza, Inc.</td>
<td>401 Main St., Holyoke, MA 01040</td>
</tr>
<tr>
<td>North County CDC</td>
<td>243 Union St., North Adams, MA 01247</td>
</tr>
<tr>
<td>Quaboag Valley CDC</td>
<td>3 Converse St., Suite 104, Palmer, MA 01069</td>
</tr>
<tr>
<td>Springfield Neighborhood Housing Services</td>
<td>111 Wilbraham Rd., Springfield, MA 01109</td>
</tr>
<tr>
<td>Valley CDC</td>
<td>16 Armory St., Northampton, MA 01060</td>
</tr>
<tr>
<td>Westfield CDC</td>
<td>53 Court St., Westfield, MA 01085</td>
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**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](http://www.mass.gov) (type in “Councils on Aging” in the search field).
## 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.

<table>
<thead>
<tr>
<th>Agency Name</th>
<th>Communities Served</th>
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<tbody>
<tr>
<td>Franklin County Home Care Corporation</td>
<td>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</td>
</tr>
<tr>
<td>330 Montague City Road, Suite 1, Turners Falls, MA 01373</td>
<td>(413) 773-5555 <a href="http://www.fchcc.org">www.fchcc.org</a></td>
</tr>
<tr>
<td>Name</td>
<td>Description &amp; Qualifications</td>
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</tbody>
</table>
| MassHealth (Medicaid) | Health care for low income or those w/ catastrophic health care expenses  
- 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.  
- 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 | Subsidized insurance for low income  
- 19+; US citizen; qualified non-citizen; <300% FPL) | 1-877-MA-ENROLL |
| Health Clinics | MA insurance requirement. | Commonwealth Choice  
New program to help residents meet new MA insurance requirement. | “Low cost” insurance for those who do not receive coverage by employer | 1-877-MA-ENROLL |
|---------------|--------------------------|-------------------------------------------------|------------------------------------------------------------------|---------------------|
| Health Clinics | Comprehensiv... | Chico... | Chicopee Health Center  
203 Exchange Street (Market Square), Chicopee, MA 01013-1246  
(413) 420-2200 | Chicopee Health Center  
203 Exchange Street (Market Square), Chicopee, MA 01013-1246  
(413) 420-2200 | Chicopee Health Center  
203 Exchange Street (Market Square), Chicopee, MA 01013-1246  
(413) 420-2200 |
| Health Clinics | Health Care for... | Holyoke Health Care  
230 Maple Street, Holyoke, MA 01040  
(413) 420-2200 | Holyoke Health Care  
230 Maple Street, Holyoke, MA 01040  
(413) 420-2200 | Holyoke Health Care  
230 Maple Street, Holyoke, MA 01040  
(413) 420-2200 |
| Health Clinics | Health Care for... | Huntington Health Care  
73 Russell Road, Huntington, MA 01050  
(413) 667-3009 | Huntington Health Care  
73 Russell Road, Huntington, MA 01050  
(413) 667-3009 | Huntington Health Care  
73 Russell Road, Huntington, MA 01050  
(413) 667-3009 |
| Health Clinics | Health Care for... | Brightwood Health Care (Springfield)  
380 Plainfield Street, Springfield, MA 01107  
(413) 794-4458 | Brightwood Health Care (Springfield)  
380 Plainfield Street, Springfield, MA 01107  
(413) 794-4458 | Brightwood Health Care (Springfield)  
380 Plainfield Street, Springfield, MA 01107  
(413) 794-4458 |
| Health Clinics | Health Care for... | Mason Square Health Care (Springfield)  
11 Wilbraham Road, Springfield, MA 01109  
(413) 794-3710 | Mason Square Health Care (Springfield)  
11 Wilbraham Road, Springfield, MA 01109  
(413) 794-3710 | Mason Square Health Care (Springfield)  
11 Wilbraham Road, Springfield, MA 01109  
(413) 794-3710 |
| Health Clinics | Health Care for... | Caring Health Care (Springfield)  
1038-1048 Main Street, Springfield, MA 01103  
(413) 693-1018 | Caring Health Care (Springfield)  
1038-1048 Main Street, Springfield, MA 01103  
(413) 693-1018 | Caring Health Care (Springfield)  
1038-1048 Main Street, Springfield, MA 01103  
(413) 693-1018 |
| Health Clinics | Health Care for... | Springfield Health Services for the Homeless  
(Administrative Offices) 95 State Street, Suite 201, Springfield, MA 01103  
(413) 787-6741 | Springfield Health Services for the Homeless  
(Administrative Offices) 95 State Street, Suite 201, Springfield, MA 01103  
(413) 787-6741 | Springfield Health Services for the Homeless  
(Administrative Offices) 95 State Street, Suite 201, Springfield, MA 01103  
(413) 787-6741 |
| Health Clinics | Health Care for... | Community Health Care of Franklin County (Turners Falls)  
338 Montague City Road, Turners Falls, MA 01376  
(413) 772-3748 | Community Health Care of Franklin County (Turners Falls)  
338 Montague City Road, Turners Falls, MA 01376  
(413) 772-3748 | Community Health Care of Franklin County (Turners Falls)  
338 Montague City Road, Turners Falls, MA 01376  
(413) 772-3748 |
| Health Clinics | Health Care for... | Worthington Health Care  
58 Old North Road, Worthington, MA 01098-9753  
(413) 238-5511 | Worthington Health Care  
58 Old North Road, Worthington, MA 01098-9753  
(413) 238-5511 | Worthington Health Care  
58 Old North Road, Worthington, MA 01098-9753  
(413) 238-5511 |
| Women’s Health Network | Women’s Health Network | Women’s Health Network | Women’s Health Network | Women’s Health Network |
individuals self-employed or working for small business
• 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

<table>
<thead>
<tr>
<th>Name</th>
<th>Description &amp; Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
</table>
| Energy Bucks     | Helps eligible Massachusetts customers with fuel assistance, energy discounts and efficiency services                                                                                                                      | 866-537-7267
|                  | Discount rate for low income; also offers payment arrangements to residential customers with past due balances.                                                                                                          | www.energybucks.com              |
| National Grid    | Discount rate for low income; also offers payment arrangements to residential customers with past due balances.                                                                                                          |                                  |
|                  | • 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 |
| WMECO            | Residential Discount Rate:                                                                                                                                                                                                 | WMEO Customer Service Center     |
|                  | • 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. | 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:                                                                                                                                 |                                  |
|                  | • 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                |
|                  |                                                                                                                                                                                                                           |                                  |
- 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

<table>
<thead>
<tr>
<th>RAFT</th>
<th>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.</th>
<th>Berkshire Housing Development Corp. 413-499-1630</th>
</tr>
</thead>
</table>
| WAP, LIHEAP (FUEL ASSISTANCE), & HEARTWAP | **Low-Income Home Energy Assistance Program (LIHEAP), ALSO KNOWN AS FUEL ASSISTANCE:** Assistance with home heating costs for low income.  
- Household income <200% FPL  
  - 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.  
  - Income <200% FPL or participate in TAFDC or SSI  
  - Eligible for LIHEAP  
  - 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.  
  - 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  
- Income between 200% and 275% FPL.  
- Maximum $275 benefit per household. | Administered by: Salvation Army  
Amherst (413) 586-5243  
Great Barrington (800) 262-1320 |
Utility Shutoff Protection

Protects vulnerable populations from having heat/electricity shut off. The following qualify:
- 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

Income guidelines for all above groups:
- <200% FPL or participate in TAFDC, SSI, LIHEAP, or MassHealth

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### CHILDCARE

<table>
<thead>
<tr>
<th>Name</th>
<th>Description &amp; Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare Vouchers</td>
<td>Free or low-cost childcare vouchers for current and former TAFDC recipients&lt;br&gt;Must be receiving TAFDC or received TAFDC within past 12 months; working, going to school, looking for work, or in job training program; disabled &amp; maternity leave also eligible</td>
<td>DTA</td>
</tr>
</tbody>
</table>

| Income-Eligible childcare vouchers (subsidized) | Subsidized childcare (for children under 13) for low income non-TAFDC families; usually a waiting list (up to 2 years)<br>MA resident; working, going to school, looking for work, or in job training program;<br>Family gross income <50% of state median income; <85% for families with disabled children/parents | Apply through Child Care Resource & Referral Agency: Resources for Child Care<br>152 North St., Suite 230 Pittsfield, MA 01201<br>(413) 443-7830<br>www.resourcesforchildcare.net<br>Franklin County Child Care Outlook<br>393 Main St. Greenfield, MA 01301<br>(413) 772-2177<br>www.fcac.net<br>Hampshire County** Child Care Outlook<br>The Vernon Street School, 56 Vernon Street Northampton, MA 01060<br>(413) 582-4230 or Toll free 1-877-366-9096<br>Hampden County Preschool Enrichment Team<br>Stearns Building, 293 Bridge Street, Suite 322 Springfield, MA 01103-1435<br>(413) 736-3900<br>www.Preschoolenrichmentteam.org |
### Community Partnerships for Children

Financial aid for early childhood education programs for low income working families
- 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

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.

You may also call 1-800-345-0131 for more information.

### Head Start & Early Head Start

Free early childhood education for pregnant women and children under 5
- Head Start: Free preschool for children 3 – 5 yrs. old
- Early Head Start: For pregnant women, infants, and toddlers
  - Receive TAFDC or SSI benefits; OR
  - Income <100% FPL
  - Some over income slots may be available

Berkshire County Head Start/Child Development
62 First St. Fl. 2, Pittsfield, MA 01201
(413) 499-0137
Counties Served: Berkshire

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

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

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

### CAREER/JOB RESOURCES

<table>
<thead>
<tr>
<th>Name</th>
<th>Description &amp; Qualification</th>
<th>Access Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>MCDI – Holyoke/Springfield</td>
<td>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.</td>
<td>(413)532-2683 <a href="http://www.mcditraining.com/">http://www.mcditraining.com/</a></td>
</tr>
<tr>
<td><strong>Career Point</strong></td>
<td>Helps jobseekers to identify skills and abilities, industries and jobs that meet skills, manage job searches and market skills.</td>
<td></td>
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<tr>
<td><strong>FutureWorks</strong></td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td><strong>Franklin/Hampshire Career Center</strong></td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td><strong>YouthBuild</strong></td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td><strong>Unemployment Insurance</strong></td>
<td>Temporary cash assistance to workers who have lost their job through no fault of their own</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• 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</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Work search requirements apply</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• US citizen or legally working in US</td>
<td></td>
</tr>
</tbody>
</table>

**Career Point**

850 High Street
Holyoke, MA
(413) 532-4900
www.careerpoint.ma.org

**FutureWorks**

1 Federal Street
Springfield, MA
(413) 858-2200
http://www.futureworks-now.com/

**Franklin/Hampshire Career Center**

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**

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**

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

Cash, medical, and vocational rehabilitation benefits for workers who have been injured on the job or have a work-related illness.

- 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.

Report injury/illness to employer.

*If employer refuses to report, contact:*
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

### LEGAL ASSISTANCE

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

### TAX SUPPORT

<table>
<thead>
<tr>
<th>Name</th>
<th>Description &amp; Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Circuit Breaker</td>
<td>Income tax credit for elders who rent or pay property taxes</td>
<td>Can be claimed on MA state income tax return.</td>
</tr>
<tr>
<td></td>
<td>• 65+, rent or own primary residence in MA; if married, must file jointly; not</td>
<td>See AARP Senior Tax Aids below</td>
</tr>
<tr>
<td></td>
<td>dependent on another taxpayer; property value &lt;$684,000 (on Jan. 1 2006); not</td>
<td></td>
</tr>
<tr>
<td></td>
<td>living in subsidized housing or have Section 8; if renting, landlord must pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>property taxes; income &lt;$46,000 (single); amount paid for property taxes must be</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt;10% of income</td>
<td></td>
</tr>
<tr>
<td>EIC and EITC</td>
<td>State and federal tax credits for workers to reduce taxes owed or increase refund.</td>
<td>Must file state and federal income tax returns to receive</td>
</tr>
<tr>
<td></td>
<td>• Must be working and fall within income limits:</td>
<td>respective credits.</td>
</tr>
<tr>
<td>Qualifying Children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0</td>
<td>&lt;$12,120</td>
<td>&lt;$14,120</td>
</tr>
<tr>
<td>1</td>
<td>&lt;$32,001</td>
<td>&lt;$34,001</td>
</tr>
<tr>
<td>2 +</td>
<td>&lt;$36,348</td>
<td>&lt;$38,348</td>
</tr>
</tbody>
</table>
**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](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

- 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](https://wpp.aarp.org/vmis/sites/internet_taxaide_locator.jsp)

Site listing available at First Call for Help, 413-582-4237

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**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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Who Qualifies (additional restrictions may apply)</th>
<th>Sponsor Deeming?</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAEDC</td>
<td>US citizens &amp; Qualifying Non Citizens</td>
<td>No</td>
</tr>
<tr>
<td>TAFDC</td>
<td>US citizens &amp; Qualifying Non Citizens</td>
<td>Yes</td>
</tr>
<tr>
<td>SSI</td>
<td>US citizens &amp; Qualifying Non Citizens</td>
<td>Yes</td>
</tr>
<tr>
<td>Veterans Services</td>
<td>No citizenship requirement</td>
<td>No</td>
</tr>
<tr>
<td>Refugee Cash Assistance</td>
<td>Short term cash assistance for low income refugees, asylees, and Haitian, Cuban, or Amerasian entrants</td>
<td>No</td>
</tr>
<tr>
<td>DTA Childcare (vouchers, CRIB Layette)</td>
<td>US citizens &amp; Qualifying Non Citizens</td>
<td>Yes (TAFDC requirements)</td>
</tr>
<tr>
<td>Income Eligible Child Care, Community Partnerships for Children, Head Start/Early Head Start</td>
<td>No citizenship requirement</td>
<td>No</td>
</tr>
<tr>
<td>LIHEAP, Good Neighbor Energy Fund, Shutoff protection</td>
<td>No citizenship requirement</td>
<td>No</td>
</tr>
<tr>
<td>Utility Discounts</td>
<td>No citizenship requirement, but must be receiving public</td>
<td>No (unless required for public benefit)</td>
</tr>
<tr>
<td>Services Offered &amp; Communities Served</td>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>---------</td>
<td></td>
</tr>
<tr>
<td>Discounted tickets to the elderly and disabled.</td>
<td>2808 Main Street, Springfield, MA (413) 732-6248</td>
<td></td>
</tr>
<tr>
<td>Transportation to Seniors, People with disabilities and veterans.</td>
<td>474 Main Street, Greenfield, MA (413) 774-2262</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>Description/Qualifications</th>
<th>Access Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Literacy Project</td>
<td>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</td>
<td>Amherst Adult Learning Center 401 Main St., Amherst, MA 01002 413-259-1663  Charboneau Learning Center 15 Bank Row, Suite D, Greenfield, MA 01301 413-774-3955</td>
</tr>
<tr>
<td>Pioneer Valley Adult Learning Center</td>
<td>1 Brewster Court #1, Northampton, MA 01060 413-584-6755</td>
<td>North Quabbin Adult Learning Center 34 North Main St., Orange, MA 01364 978-544-8917</td>
</tr>
<tr>
<td>Even Start</td>
<td>Family literacy program to overcome intergenerational cycles of illiteracy and poverty; provides early childhood education, adult literacy, and parenting education</td>
<td></td>
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</tr>
</tbody>
</table>
| Greenfield Even Start | 90 Federal St., Greenfield, MA 01301  
(413) 773-9309 x102  
Fax: (413) 774-2210 |
| Holyoke Even Start | Peck Middle School  
1916 Northampton St., Holyoke, MA 01040  
Phone: (413) -534-2165  
Fax: (413) 534-2165 |
| 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 |
| North Quabbin Even Start | 34 No. Main St., Orange, MA 01364  
Phone: (978) 544-6235  
Fax: (978) 544-6217 |
| Pittsfield Even Start | 10 Lyman St., Pittsfield, MA 01210  
Phone: (413) 448-9819  
Fax: (413) 443-7919 |
| 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 |

**MISCELLANEOUS**

<table>
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<tr>
<th>Type</th>
<th>Access Information</th>
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</table>
| Social Security Offices | HOLYOKE:  
200 High Street, 2nd Floor, Holyoke, MA 01040  
(413) 536-3649 or (800) 772-1213  
TTY: (413) 534-0901  
SPRINGFIELD |
<table>
<thead>
<tr>
<th>DTA Offices</th>
<th>Some locations are listed below. For a full list of DTA Office Locations, see: <a href="http://webapps.ehs.state.ma.us/dtaoffices/default.aspx">http://webapps.ehs.state.ma.us/dtaoffices/default.aspx</a> or call 1-800-249-2007.</th>
</tr>
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| Greenfield DTA | 1 Arch Pl, Suite 2A, Greenfield, MA 01301  
413-772-3400 |
| Holyoke DTA | 72-100 Front Street, Holyoke, MA 01041  
413-552-5400 |
| North Adams DTA | 37 Main Street, North Adams, MA 01247  
413-663-1100 |
| Pittsfield DTA | 75 South Church Street, 4th Floor, Pittsfield, MA 01201  
413-236-2000 |
| Springfield/Liberty DTA | 95 Liberty Street, Springfield, MA 01103  
413-858-1000 |
| Springfield/State Street DTA | 310 State Street, Springfield, MA 01105  
413-858-1300 |

| Web Resources |  
|---------------|-------------------------------------------------------------------------------------------------------------------------------------|
| www.massresources.org | – comprehensive listing of public, and some private, assistance programs in MA, including eligibility requirements, very easy to navigate |
| www.masshousinginfo.org | – listing of different housing programs and services in MA |
| www.helpline-online.com |  
| www.womenofmeans.org/resources11.shtml | - shelter information for women |
| www.umass.edu/ewc/rr/iris_web/irispag1.htm | - online database of western MA resources |
| www.mass.gov | – information on state benefits |
| www.ssa.gov | – social security information |