

# **Massachusetts Housing Resources and Definitions**

For People with Disabilities and Elders

Developed by The



**Systems Transformation Grant**

**These housing search resources are meant to be used by consumers and housing search professionals during the housing search process. It is hoped that a greater understanding of the resources available will help individuals**

**find housing that meets their needs. However, using this guide cannot guarantee success in the housing search process.**

# Massachusetts Housing Resources and Definitions

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# Acknowledgements

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# Introduction

The *Housing Resources and Definitions* was created to assist consumers and persons working in housing search to find accessible and/or affordable housing in Massachusetts. The document can be used in many different ways. It to be useful to:

1. Consumers searching for their own housing;
2. New persons working in housing search as a training tool;
3. Organizations that want to all or part of the document on their website;
4. Persons working in housing search who want a guide to statewide resources when working with consumers to find housing;
5. Persons utilizing the *Housing Assessment Tool* who use this document as a supplement to the Tool;  
AND
6. And for any purpose you would like to use it for!

The *Housing Resources and Definitions* is a compilation of statewide Massachusetts resources that are helpful in housing searches. Not every resource or definition listed will be applicable to ever housing search. We hope that you will use the table of contents to search the document for relevant resources. Please feel free to copy sections of the document to share or to include in more local housing search documents.

## ***Resource List: Assistance with rent and utilities***

### **Community Action Agencies (CAP)**

[www.masscap.org/agencies.html](http://www.masscap.org/agencies.html)

### **MassResources.org**

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

### **Residential Assistance for Families in Transition (RAFT)**

Information: 1-800-224-5124

Find information online at MassResources website: [www.massresources.org/pages.cfm?contentID=23&pageID=2&subpages=yes&dynamicID=858#apply](http://www.massresources.org/pages.cfm?contentID=23&pageID=2&subpages=yes&dynamicID=858#apply)

### **LIHEAP Fuel Assistance**

Information: 1-800-632-8175

Find information at MassResources website: [www.massresources.org/pages.cfm?contentID=36&pageID=14&Subpages=yes](http://www.massresources.org/pages.cfm?contentID=36&pageID=14&Subpages=yes)

### **Mass211**

**Call 211** or for more information, visit **website:** <http://supportunitedway.org/gethelp>

### **State housing services for persons with disabilities of all ages**

[www.mass.gov/?](http://www.mass.gov/?pageID=eohhs2subtopic&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&sid=Eeohhs2)

[pageID=eohhs2subtopic&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2subtopic&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&sid=Eeohhs2)

## *Resource List: Agencies that provide protective services*

### **In an emergency where there is immediate danger, call 911.**

The following resources are 24 hour referral services for other situations. When you call, you should give as much of the following information as possible:

- the name and address of the individual requiring services
- the individuals age
- the type of abuse
- any medical treatment the senior is receiving
- the name of the caregiver, if any
- anything else you think is important to report

#### **Disability**

The Disabled Persons Protection Commission (DPPC) is responsible for investigating complaints of abuse against a person with a disability by a caretaker.

**Disability Persons Protection Hotline: 1-800-426-9009**

**State Website:** [www.mass.gov/?](http://www.mass.gov/?pageID=eohhs2terminal&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Abuse+and+Neglect+Prevention+of+Individuals+with+Disabilities&sid=Eeohhs2&b=terminalcontent&f=mrc_c_abuse_report&csid=Eeohhs2)

[pageID=eohhs2terminal&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Abuse+and+Neglect+Prevention+of+Individuals+with+Disabilities&sid=Eeohhs2&b=terminalcontent&f=mrc\\_c\\_abuse\\_report&csid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2terminal&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Abuse+and+Neglect+Prevention+of+Individuals+with+Disabilities&sid=Eeohhs2&b=terminalcontent&f=mrc_c_abuse_report&csid=Eeohhs2)

#### **Elder**

Elder abuse reports may be made to the appropriate designated PS agency or the statewide Elder Abuse Hotline (**1-800-922-2275**), which operates on a seven days a week, 24 hours a day basis.

**Elder Abuse Hotline: 1-800-922-2275**

[www.mass.gov/?](http://www.mass.gov/?pageID=elderterminal&L=2&L0=Home&L1=Service+Organizations+and+Advocates&sid=Eelders&b=terminalcontent&f=protective_services&csid=Eelders)

[pageID=elderterminal&L=2&L0=Home&L1=Service+Organizations+and+Advocates&sid=Eelders&b=terminalcontent&f=protective\\_services&csid=Eelders](http://www.mass.gov/?pageID=elderterminal&L=2&L0=Home&L1=Service+Organizations+and+Advocates&sid=Eelders&b=terminalcontent&f=protective_services&csid=Eelders)

## **Domestic Violence**

Listed below are numerous domestic violence programs available across Massachusetts. For counseling services, support groups, and advocacy services, please call the nearest domestic violence program 24 hours a day:

- **SafeLink -- 1-877-785-2020** (toll-free)
- **SafeLink TTY -- 1-877-521-2601**
- **National Domestic Violence Hotline -- 1-800-799-SAFE (7233)**
- **National Sexual Assault Hotline -- 1-800-656-HOPE (4673)**

**State Website:** [www.mass.gov/?pageID=eopsterminal&L=5&L0=Home&L1=Crime+Prevention+%26+Personal+Safety&L2=Personal+Safety&L3=Sexual+and+Domestic+Violence&L4=Sexual+%26+Domestic+Violence+Resources&sid=Eeops&b=terminalcontent&f=programs\\_fjj\\_domestic\\_violence\\_programs\\_list&csid=Eeops](http://www.mass.gov/?pageID=eopsterminal&L=5&L0=Home&L1=Crime+Prevention+%26+Personal+Safety&L2=Personal+Safety&L3=Sexual+and+Domestic+Violence&L4=Sexual+%26+Domestic+Violence+Resources&sid=Eeops&b=terminalcontent&f=programs_fjj_domestic_violence_programs_list&csid=Eeops)

## **Child Abuse and Neglect**

The Department of Children and Families (DCF) is the Massachusetts state agency responsible for protecting children from child abuse and neglect. To report abuse or neglect, call the Child-at-Risk Hotline anytime of the day or night at **800-792-5200**.

## ***Resource List: Common Reasonable Accommodation Requests and Legal Services***

**(DLC) Disability Law Center of Massachusetts, Inc.**

**Boston Office Telephone:** (617) 723-8455 / (800) 872-9992 Voice

(617) 227-9464 / (800) 381-0577 TTY

**Western MA Telephone:** (413) 584-6337 / (800) 222-5619 Voice (413) 582-6919 TTY

[www.dlc-ma.org](http://www.dlc-ma.org)

**MassLegalHelp**

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

**Massachusetts Office on Disability**

(617) 727-0965

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



## ***Resource List: Housing Search Assistance***

### **800-AGE-INFO, [www.800ageinfo.com](http://www.800ageinfo.com)**

800-AGE-INFO is a web site as well as a phone number where elders and their families can get information about programs and services for elders in Massachusetts. 800AgeInfo includes information about thousands of Massachusetts programs, and provides contact information, a description of services, eligibility requirements, fees if any, towns served, and notes.

### **AIDS Housing Corporation**

Maintains a list of affordable housing programs for persons in Massachusetts living with HIV/AIDS.  
[www.ahc.org/directory](http://www.ahc.org/directory)

### **Housing and Urban Development (HUD) subsidized housing search engine for Massachusetts**

[www.hud.gov/apps/section8/step2.cfm?state=MA%2Cmassachusetts](http://www.hud.gov/apps/section8/step2.cfm?state=MA%2Cmassachusetts)

### **Mass Access Housing Registry**

The Mass Access Housing Registry is a free program of the MRC that matches people with disabilities of all ages with vacant, accessible housing.

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

### **Massachusetts state housing services for disabled persons**

[www.mass.gov/?pageID=eohhs2subtopic&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2subtopic&L=4&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&sid=Eeohhs2)

### **Massachusetts Aging and Disabilities Information Locator (MADIL)**

The Massachusetts Aging and Disability Information Locator is a public service of the Massachusetts Executive Office of Health and Human Services. The MADIL is designed to help find information on services and programs that support people with disabilities and elders in Massachusetts.

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

## **Housing Consumer Education Centers (HCEC)**

There are nine Housing Consumer Education Centers across Massachusetts. HCECs are administered by the Department of Housing and Community Development to support the regional delivery of non-duplicative housing information and assistance services throughout the Commonwealth. These centers offer answers to a wide range of questions about all types of housing problems. Tenants, landlords, prospective buyers, and homeowners can access information designed to maximize housing stability, strengthen investments, and minimize disputes.

800-224-5124

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

Each Center is located at a nonprofit agency that offers housing assistance, services, and information to low- and moderate-income residents of Massachusetts. The nine Centers by region are:

### **Berkshire Housing Development Corporation & Berkshire Housing Services, Inc.**

74 North Street

Pittsfield, MA 01201

413.499.1630

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

### **Community Teamwork, Inc.**

167 Dutton St.

Lowell, MA 01852

978-459-0551

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

### **Franklin County Housing & Redevelopment Authority**

42 Canal Road

Turners Falls, Massachusetts 01376

413-863-9781

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

### **HAP, Inc.**

322 Main St.

Springfield, MA 01105

413-233-1500, 800-332-9667, TDD: 413-233-1699

[masshousinginfo.org/hap](http://masshousinginfo.org/hap)

### **(HAC) Housing Assistance Corporation**

460 W. Main St.,

Hyannis, MA 02601

508-771-5400

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

### **MBHP (Metropolitan Boston Housing Partnership)**

125 Lincoln Street, 5th Floor

Boston, MA 02111-2503

617-859-0400 or 800-272-0990 (MA Only)

[www.mbhp.org/index.asp](http://www.mbhp.org/index.asp)

**RCAP (Resources for Communities and People)**

205 School Street  
Gardner, MA 01440  
978-630-6600, 800-488-1969, **TTY:** 978-630-6754  
[www.rcapsolutions.org](http://www.rcapsolutions.org)

**SMOC (South Middlesex Opportunity Council)**

300 Howard Street  
Framingham, MA 01702  
508-620-2300 (TTY)  
[www.smoc.org](http://www.smoc.org)

**South Shore Housing Development Corporation**

169 Summer Street  
Kingston, MA 02364  
781-422-4200  
[www.southshorehousing.org](http://www.southshorehousing.org)

**REGIONAL PILOT NETWORK AGENCIES TO END HOMELESSNESS**

These eight regional organizations help better coordinate, integrate and implement innovative services focused on securing permanent housing options for homeless individuals and families, and ultimately lessen the need for emergency assistance shelters.

Each network agency is a government or nonprofit agency that offers housing assistance, services, and information to low- and moderate-income residents of Massachusetts. The eight agencies by region are:

**The Department of Neighborhood Development**

*Serves the City of Boston*  
26 Court Street, 8, 9 & 11th Floor  
Boston, MA 02108-2501  
617-635-4000  
[www.cityofboston.gov/dnd](http://www.cityofboston.gov/dnd)

**The Metropolitan Boston Housing Partnership**

*Serves Metropolitan Boston*  
125 Lincoln Street, 5th Floor  
Boston, MA 02111-2503  
617-859-0400  
[www.mbhp.org/index.asp](http://www.mbhp.org/index.asp)

**North Shore Housing Action Group**

*Serves the North Shore*  
98 Main Street  
Peabody, MA 01960  
978-531-0767  
[northshorecap.org](http://northshorecap.org)

**Community Teamwork, Inc.**

*Serves Merrimack Valley*

167 Dutton St.

Lowell, MA 01852

978-459-0551

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

**The United Way of Greater Plymouth County**

*Serves South Shore*

928 West Chestnut Street - 2nd Floor

Brockton, MA 02301

508-583-6306

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

**The Housing Assistance Corporation**

*Serves The Cape and Islands*

460 W. Main St.,

Hyannis, MA 02601

508-771-5400

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

**The City of Worcester**

*Serves Worcester County*

455 Main Street

Worcester, MA 01608

508-799-8481

[www.ci.worcester.ma.us](http://www.ci.worcester.ma.us)

**The Pioneer Valley Planning Commission**

*Serves Western Massachusetts*

60 Congress Street – Floor 1

Springfield, MA 01104-3419

413-781-6045

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

## **Independent Living Centers (ILCs)**

Independent Living Centers are typically non-residential, private, non-profit, consumer-controlled, community-based organizations providing services and advocacy by and for persons with all types of disabilities. Their goal is to assist individuals with disabilities to achieve their maximum potential within their families and communities. Independent Living Centers do not provide housing. However, they work with individuals with disabilities to find available housing options.

Also, Independent Living Centers serve as a strong advocacy voice on a wide range of national, state and local issues. They work to assure physical and programmatic access to housing, employment, transportation, communities, recreational facilities, and health and social services. These are just a few of the services offered.

The Independent Living Centers in Massachusetts are:

### **Ad Lib**

*Serves Berkshire County*

215 North Street

Pittsfield, MA 01201

Phone/TTY: 413-442-7047

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

### **Boston Center for Independent Living**

*Serves Greater Boston*

60 Temple Place, 5th Floor

Boston, MA 02111

Phone/TTY: 617-338-6665

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

### **Cape Organization for the Rights of the Disabled**

*Serves Cape & Islands*

106 Bassett Lane

Hyannis, MA 02601

Phone/TTY: 508-775-8300

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

### **Center for Living and Working**

*Serves Central Mass.*

76 Summer St.

Fitchburg, MA 01420

Phone/TTY: 508-798-0350

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

### **Independence Associates**

*Serves South Shore*

141 Main Street, 1st Floor

Brockton, MA 02301

Phone/TTY: 508 583-2166

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

**Independent Living Center of the North  
Shore and Cape Ann**

*Serves North Shore and Cape Ann*

27 Congress Street, Suite 107

Salem, MA 01970

Phone/TTY: 978-741-0077

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

**MetroWest Center for Independent Living**

*Serves MetroWest*

280 Irving Street

Framingham, MA 01702

Phone/TTY: 508-875-7853

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

**Multi-Cultural Independent Living of  
Boston**

*Serves inner city Boston*

110 Claiborne St.

Dorchester, MA 02124

Phone/TTY: 617-288-9431

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

**Northeast Independent Living Program**

*Serves Northeastern Mass.*

20 Ballard Road

Lawrence, MA 01843

Phone/TTY: 978 687-4288

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

**Southeast Center for Independent Living**

*Serves Fall River/New Bedford*

66 Troy Street, Suite #3

Fall River, MA 02720

Phone/TTY: 508-679-9210

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

**Stavros Center for Independent Living**

*Serves Hampden/Hampshire/Franklin Counties*

210 Old Farm Road

Amherst, MA 01002

Phone/TTY: 413-256-0473

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

## **Independent Living Centers for Deaf and Hard of Hearing People**

MCDHH contracts with agencies to provide DHILS programs (Independent Living Programs for Deaf and Hard of Hearing people) at ten sites throughout the state. The purpose of the programs is to provide a peer consumer environment to enable deaf and hard of hearing persons to become more independent and achieve their life goals. These programs employ persons who are themselves Deaf, late-deafened, or hard of hearing. Participants work with Independent Living Specialists for the Deaf to set and achieve their own personal goals for independent functioning in family, school, employment, and community situations.

### **Greater Boston D.E.A.F., Inc.**

215 Brighton Ave.  
Allston, MA 02134  
[www.deafinonline.org](http://www.deafinonline.org)  
[dhils@deafinonline.org](mailto:dhils@deafinonline.org)  
TTY/Voice: 617-254-4041  
Fax: 617-254-7091

### **D.E.A.F., Inc.**

105 William Street, Room #25  
New Bedford, MA 02740  
[www.deafinonline.org](http://www.deafinonline.org)  
[dhils@deafinonline.org](mailto:dhils@deafinonline.org)  
TTY/Voice: 508 990-1382  
Fax: 508 996-2170  
VP: 508 990-1382

### **Center for Living & Working**

484 Main Street, Suite 345  
Worcester, MA 01608  
[www.centerlw.org](http://www.centerlw.org)  
[jphilip@centerlw.org](mailto:jphilip@centerlw.org)  
TTY/Voice: 508 820-0493  
Fax: 508 875-7181

### **Cape Organization for the Rights of the Disabled (C.O.R.D.)**

106 Bassett Lane  
Hyannis, MA 02601  
[www.cilcapecod.org](http://www.cilcapecod.org)  
[cordinfo@cilcapecod.org](mailto:cordinfo@cilcapecod.org)  
TTY/Voice: 508 775-8300  
Fax: 508 775-7022  
Toll-free TTY/V: 800 541-0282

### **Northeast Independent Living Program**

20 Ballard Road  
Lawrence, MA 01843-1018  
[www.nilp.org](http://www.nilp.org)  
[info@nilp.org](mailto:info@nilp.org)

[ngoodwin@nilp.org](mailto:ngoodwin@nilp.org)

TTY/Voice: 978 687-4288

Fax: 978 689-4488

IP: 192.168.1.45

**AdLib Center for Independent Living**

215 North St.

Pittsfield, MA 01201

TTY/Voice: 413-442-7047

Fax: 413-443-4338

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

[adlib@adlibcil.org](mailto:adlib@adlibcil.org)

Toll-Free Voice: 800 232-7047

**North Shore, Salem D.E.A.F., Inc.**

Salem, MA

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

[dhils@deafinonline.org](mailto:dhils@deafinonline.org)

TTY: 978 740-0394

Voice: 978 740-0329

Fax: 978 740-0389

VP: 978.740.0394

**Stavros Center for Independent Living, Inc.**

Springfield, MA

[www.stavros.org/deafservices.html](http://www.stavros.org/deafservices.html)

[pbatch@stavros.org](mailto:pbatch@stavros.org)

TTY/Voice: 413 781-5555

Fax: 413 733-5473

VP: 413 781-5553

**Southeast Region D.E.A.F., Inc.**

Taunton, MA

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

[dhils@deafinonline.org](mailto:dhils@deafinonline.org)

TTY/Voice: 508 802-9605

Fax: 508 802-9606

VP: 508 802-9607

**Center for Living & Working**

**Deaf and Hard of Hearing IL Services**

Worcester, MA

[www.centerlw.org/default.aspx](http://www.centerlw.org/default.aspx)

TTY/Voice: 508 755-1003

Fax: 508 755-1072



## **Aging Service Access Points (ASAPS)**

There are 27 ASAPs statewide in exclusive geographic areas. ASAPs are private, non-profit agencies with Governing Boards made up of at least 51% representation of person's age 60 or older and appointed by the local Councils on Aging. In addition to searching the below list, you can go to [www.800AGEINFO.com/map](http://www.800AGEINFO.com/map) for a listing of your local ASAP.

Among the direct services that ASAPs provide are: Home care services, housing options, ombudsman program, information and Referral; interdisciplinary case management: intake, assessment, development and implementation of service plans; monitoring of service plans; and reassessment of needs; and Protective Services: investigations of abuse and neglect of elders.

### **BayPath Elder Services**

33 Boston Post Road West  
Marlborough, MA 01752-1853  
(508) 573-7200  
Toll Free: (800) 287-7284  
[www.baypath.org](http://www.baypath.org)

### **Boston Senior Home Care**

Lincoln Plaza 89 South St., 5th Floor  
Boston, MA 02111  
(617) 451-6400  
TDD: (617) 695-0437  
Boston ElderINFO: (617) 292-6211  
[www.bshcinfo.org](http://www.bshcinfo.org)

### **Bristol Elder Services, Inc.**

1 Father DeValles Blvd., Unit 8  
Fall River, MA 02723  
(508) 675-2101  
[www.bristolelder.org](http://www.bristolelder.org)

### **Central Boston Elder Services, Inc.**

2315 Washington Street  
Boston, MA 02119  
(617) 277-7416  
TDD: (617) 277-6691  
Boston ElderINFO: (617) 292-6211  
[www.centralboston.org](http://www.centralboston.org)

### **Chelsea/Revere/Winthrop Home Care Center, Inc.**

PO Box 6427, 100 Everett Avenue Unit 10  
Chelsea, MA 02150  
(617) 884-2500  
Boston ElderINFO: (617) 292-6211  
[www.crwelderservices.org](http://www.crwelderservices.org)

**Coastline Elderly Services, Inc.**

1646 Purchase Street  
New Bedford, MA 02740  
(508) 999-6400  
[www.coastlineelderly.org](http://www.coastlineelderly.org)

**Elder Services of Berkshire County, Inc.**

66 Wendell Avenue  
Pittsfield, MA 01201  
(413) 499-0524  
Toll Free: (800) 544-5242  
[www.esbci.org](http://www.esbci.org)

**Elder Services of Cape Cod and the Islands, Inc.**

68 Route 134  
South Dennis, MA 02660  
(508) 394-4630  
[www.escci.org](http://www.escci.org)

**Elder Services of Merrimack Valley, Inc.**

Riverwalk, Building #5, 360 Merrimack St.  
Lawrence, MA 01843  
(978) 683-7747  
Toll Free: (800) 892-0890  
[www.esmv.org](http://www.esmv.org)

**Elder Services of Worcester Area, Inc.**

411 Chandler Street  
Worcester, MA 01602  
(508) 756-1545  
[www.eswa.org](http://www.eswa.org)

**Ethos**

555 Armory St.  
Jamaica Plain, MA 02130  
(617) 522-6700  
FAX: (617) 524-2899  
TDD: (617) 524-2687  
Boston ElderINFO: (617) 292-6211  
[www.ethocare.org](http://www.ethocare.org)

**Franklin County Home Care Corporation**

330 Montague City Road  
Turners Falls, MA 01373  
(413) 773-5555  
[www.fchcc.org](http://www.fchcc.org)

**Greater Lynn Senior Services, Inc.**

8 Silsbee St.  
Lynn, MA 01901  
(781) 599- 0110  
TDD: (781) 477-9632  
[www.glss.net](http://www.glss.net)

**Greater Springfield Senior Services, Inc.**

66 Industry Ave.  
Springfield, MA 01104  
(413) 781-8800  
(413) 781-0632  
[www.gsssi.org](http://www.gsssi.org)

**HESSCO Elder Services**

One Merchant St.  
Sharon, MA 02067  
(781) 784-4944  
Toll Free: (800) 462-5221  
[www.hessco.org](http://www.hessco.org)

**Highland Valley Elder Services, Inc.**

320 Riverside Drive Suite B  
Florence, MA 01062  
(413) 586-2000  
Toll Free: (800) 322-0551  
[www.highlandvalley.org](http://www.highlandvalley.org)

**Minuteman Senior Services**

24 Third Ave  
Burlington, MA 01803  
(781) 272-7177  
[www.minutemansenior.org](http://www.minutemansenior.org)

**Montachusett Home Care Corporation**

Crossroads Office Park  
Leominster, MA 01453  
(978) 537-7411  
Toll Free: (800) 734-7312  
[www.montachusethomecare.org](http://www.montachusethomecare.org)

**Mystic Valley Elder Services, Inc.**

300 Commercial Street, Suite #19  
Malden, MA 02148  
(781) 324-7705  
[www.mves.org](http://www.mves.org)

**North Shore Elder Services, Inc.**

152 Sylvan St.  
Danvers, MA 01923  
(978) 750-4540; TDD/TTY (978) 624-2244  
[www.nselder.org](http://www.nselder.org)

**Old Colony Elderly Services, Inc.**

144 Main St.  
Brockton, MA 02301  
(508) 584-1561; Toll Free: (800) 242-0246  
[www.oldcolonyelderservices.org](http://www.oldcolonyelderservices.org)

**SeniorCare, Inc.**

5 Blackburn Center  
Gloucester, MA 01930  
(978) 281-1750  
[www.seniorcareinc.org](http://www.seniorcareinc.org)

**Somerville/Cambridge Elder Services, Inc.**

61 Medford Street  
Somerville, MA 02143  
(617) 628-2601; 2602; TDD: 628-1705  
[www.eldercare.org](http://www.eldercare.org)

**South Shore Elder Services, Inc.**

159 Bay State Drive  
Braintree, MA 02184  
(781) 749-6832; 383-9790; 848-3910  
[www.sselder.org](http://www.sselder.org)

**Springwell, Inc.**

125 Walnut Street  
Watertown, MA 02472  
(617) 926-4100  
[www.springwell.com](http://www.springwell.com)

**Tri-Valley, Inc.**

10 Mill Street  
Dudley, MA 01571  
(508) 949-6640; Toll Free: (800) 286-6640  
[www.trivalleyinc.org](http://www.trivalleyinc.org)

**WestMass Elder Care, Inc.**

4 Valley Mill Rd  
Holyoke, MA 01040  
(413) 538-9020  
Hot Line: (800) 462-2301  
[www.wmeldercare.org](http://www.wmeldercare.org)

## ***Resource List: State Agencies***

Many state agencies have regional offices for persons who qualify for and are enrolled in their programs. If you are enrolled in a state agency program, please contact your agency or case manager to find out more. Websites and contact information of some helpful state agencies can be found in the below “State Agency” resource list.

### **Executive Office of Health and Human Services (EHS)**

617-573-1600

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

### **The Executive Office of Elder Affairs (ELD)**

617-727-7750

Elder Abuse Hotline: 1-800-922-2275 (V/TDD)

Elder Information Line: 1-800-AGE-INFO, [www.800ageinfo.com](http://www.800ageinfo.com)

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

### **Department of Children and Families (DCF)**

(617) 748-2000

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

### **Department of Housing and Community Development (DHCD)**

Phone: 617-573-1100; TTY 617-573-1140

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

### **Department of Mental Health (DMH)**

Phone: 617-626-8000; TTY: 617-727-9842

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

### **Department of Developmental Services (DDS)**

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

### **Department of Public Health (DPH)**

Phone: (617) 624-6000; TTY/TDD (617) 624-6001

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

### **Department of Transitional Assistance (DTA)**

617-348-8500

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

### **Department of Veterans Services (VET)**

617-210-5480

[www.mass.gov/?pageID=veteranshomepage&L=1&L0=Home&sid=Eveterans](http://www.mass.gov/?pageID=veteranshomepage&L=1&L0=Home&sid=Eveterans)

**Massachusetts Commission for the Blind (MCB)**

(617) 727-5550; 1-800-392-6450 (MASS. ONLY Voice; 1-800-392-6556 (MASS. ONLY) TDD

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

**Massachusetts Commission for the Deaf and Hard of Hearing (MCDHH)**

Videophone: Boston office: Dial 857-366-4203 or 866-970-7177 or use the following IP address: 70.22.152.162

Springfield office: Dial 413-301-0915 or 1 866-948-9190 or use the following IP address: 70.109.254.98

Worcester office: 508-762-1124 or use the following IP address: 71.243.120.82

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

**Massachusetts Office on Disability (MOD)**

(617) 727-0965

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

**Massachusetts Rehabilitation Commission (MRC)**

MRC Main Information numbers: 1-800-245-6543 (Voice/TDD) or (617) 204-3600

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

**Soldiers' Home in Chelsea (CHE)**

617-884-5660

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

[pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Soldiers'+Home+in+Chelsea&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Soldiers'+Home+in+Chelsea&sid=Eeohhs2)

**Soldiers' Home in Holyoke (HLY)**

413-532-9475

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

[pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Soldiers'+Home+in+Holyoke&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Soldiers'+Home+in+Holyoke&sid=Eeohhs2)

# Definitions of Selected Programs/Terms and Common Acronyms

## *Funding sources of housing and/or support services*

### STATE PROGRAMS

#### **Adult Foster Care (AFC) (State program)**

Administered by The Executive Office of Elder Affairs, Adult foster care places adults with disabilities in private homes where the home caregiver receives payment from MassHealth. The focus is to keep adults with disabilities in the community instead of in an institution.

[www.mass.gov/?](http://www.mass.gov/?pageID=eldersterminal&L=3&L0=Home&L1=Health+Care&L2=Long+term+care+in+home+services&sid=Elders&b=terminalcontent&f=ltc_adultfostercare&csid=Elders)

[pageID=eldersterminal&L=3&L0=Home&L1=Health+Care&L2=Long+term+care+in+home+services&sid=Elders&b=terminalcontent&f=ltc\\_adultfostercare&csid=Elders](http://www.mass.gov/?pageID=eldersterminal&L=3&L0=Home&L1=Health+Care&L2=Long+term+care+in+home+services&sid=Elders&b=terminalcontent&f=ltc_adultfostercare&csid=Elders)

#### **Alternative Housing Voucher Program (AHVP) Tenant-Based Vouchers (State program)**

The AHVP is a state rental assistance program that offers tenant-based vouchers to low-income disabled residents under the age of 60. Funding for this program is very limited. In 2006, the AHVP had funding for about 400 vouchers statewide.

[www.mass.gov/?](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_ahvp&csid=Ehed)

[pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd\\_factsheets\\_ahvp&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_ahvp&csid=Ehed)

#### **Chapter 200 and Chapter 705 – Family Housing (State program)**

The family housing program (Chapter 200 and Chapter 705) is a state-funded program that aims to provide housing for low-income families in neighborhoods throughout the state. Local housing authorities (LHAs) create housing developments for low-income families by constructing new units and/or acquiring existing homes or condominium units.

[www.mass.gov/?](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_flih&csid=Ehed)

[pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd\\_factsheets\\_flih&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_flih&csid=Ehed)

#### **Chapter 667 – Elderly/Disabled Housing (State program)**

The elderly/disabled housing program (Chapter 667) provides housing for qualified low-income elderly and disabled persons.

[www.mass.gov/?](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_ehlih&csid=Ehed)

[pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd\\_factsheets\\_ehlih&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_ehlih&csid=Ehed)

#### **Chapter 689/167 – Special Needs Housing (State program)**

The Special Needs Housing programs (Chapters 689, 167) are designed to provide housing with specialized services for persons with mental illness, developmental disabilities or physical disabilities. The purpose of these programs is to provide onsite services so tenants can maintain a maximum level of independence.

[www.mass.gov/?](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_snh&csid=Ehed)

[pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd\\_factsheets\\_snh&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Public+Housing+Management&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_snh&csid=Ehed)

#### **Community Based Housing Program (CBH) (State program)**

The CBH Program provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization.

[www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd\\_hd\\_cbh\\_cbh&csid=Ehed](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd_hd_cbh_cbh&csid=Ehed)

### **Emergency Assistance (State program)**

Massachusetts emergency assistance programs help families and individuals who need help right away. Emergency assistance programs offer emergency shelter, food, and cash assistance.

[www.massresources.org/massachusetts\\_emergency\\_assistance\\_d.html](http://www.massresources.org/massachusetts_emergency_assistance_d.html)

### **Facilities Consolidation Fund (FCF) (State program)**

FCF is a bond financed loan program developed to help build community-based housing for clients of the Departments of Mental Health and Developmental Disabilities. Nonprofit entities can apply for development financing.

[www.mass.gov/?pageID=eheadterminal&L=5&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&L4=DHCD+Fact+Sheets&sid=Ehed&b=terminalcontent&f=dhcd\\_factsheets\\_fcf&csid=Ehed](http://www.mass.gov/?pageID=eheadterminal&L=5&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&L4=DHCD+Fact+Sheets&sid=Ehed&b=terminalcontent&f=dhcd_factsheets_fcf&csid=Ehed)

### **Group Adult Foster Care (GAFC) (State program)**

Group Adult Foster Care (GAFC) is a Medicaid program administered by The Executive Office of Elder Affairs that reimburses providers for providing administrative and clinical oversight and daily assistance with personal care services to financially and clinically eligible elderly and disabled individuals who are at risk of institutionalization.

[www.mass.gov/?pageID=eohhs2terminal&L=4&L0=Home&L1=Provider&L2=Reporting+to+the+State&L3=Reporting+Entities&sid=Eeohhs2&b=terminalcontent&f=dhcfp\\_provider\\_adult\\_foster\\_care\\_downloads&csid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2terminal&L=4&L0=Home&L1=Provider&L2=Reporting+to+the+State&L3=Reporting+Entities&sid=Eeohhs2&b=terminalcontent&f=dhcfp_provider_adult_foster_care_downloads&csid=Eeohhs2)

### **Home Modification Loan Program (HMLP) (State program)**

The Home Modification Loan Program provides no- and low-interest loans to modify the homes of adults and children with disabilities, and elders.

[www.mass.gov/?pageID=eohhs2subtopic&L=5&sid=Eeohhs2&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&L4=Home+Modification+Loan+Program+\(HMLP\)](http://www.mass.gov/?pageID=eohhs2subtopic&L=5&sid=Eeohhs2&L0=Home&L1=Consumer&L2=Disability+Services&L3=Housing&L4=Home+Modification+Loan+Program+(HMLP))

### **Housing Innovations Fund (HIF) (State program)**

HIF provides funding for the creation and preservation of alternative forms of affordable housing. These forms include, but are not limited to, single room occupancy (SRO) units; limited equity cooperative housing; transitional housing for the homeless; battered women's shelters; mutual housing; employer assisted housing; and lease to purchase housing.

[www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd\\_hd\\_hif\\_hifr&csid=Ehed](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd_hd_hif_hifr&csid=Ehed)

### **Housing Stabilization Fund (HSF) (State program)**



The Housing Stabilization Fund (HSF) supports comprehensive neighborhood redevelopment efforts, and to help developers and municipalities acquire, preserve and rehabilitate affordable housing.

[www.mass.gov/?](http://www.mass.gov/?pageID=eheadterminal&L=5&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&L4=DHCD+Fact+Sheets&sid=Ehead&b=terminalcontent&f=dhcd_factsheets_hsf&csid=Ehead)

[pageID=eheadterminal&L=5&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&L4=DHCD+Fact+Sheets&sid=Ehead&b=terminalcontent&f=dhcd\\_factsheets\\_hsf&csid=Ehead](http://www.mass.gov/?pageID=eheadterminal&L=5&L0=Home&L1=Economic+Analysis&L2=Executive+Office+of+Housing+and+Economic+Development&L3=Department+of+Housing+and+Community+Development&L4=DHCD+Fact+Sheets&sid=Ehead&b=terminalcontent&f=dhcd_factsheets_hsf&csid=Ehead)

### **Massachusetts Affordable Housing Trust Fund (AHTF) (State program)**

AHTF provides resources to create or preserve affordable housing throughout Massachusetts. Funds are available for individual site projects, and may be applied to housing for the disabled, or just to low-income housing.

[www.masshousing.com/portal/server.pt?mode=2&uuID=%7BAEC3205D-953D-4243-AC65-C4F521932104%7D](http://www.masshousing.com/portal/server.pt?mode=2&uuID=%7BAEC3205D-953D-4243-AC65-C4F521932104%7D)

### **MassHousing DDS/DMH set-aside units (State program)**

Required 3% set-aside out of all new MassHousing financed low or moderate income units for DDS and DMH consumers.

[https://www.masshousing.com/portal/server.pt/gateway/PTARGS\\_0\\_2\\_1348\\_0\\_0\\_18/DMH-DMR\\_Questions.pdf](https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_1348_0_0_18/DMH-DMR_Questions.pdf)

### **Massachusetts Rental Voucher Program (MRVP) Tenant-Based Vouchers (State program)**

The MRVP is a state rent assistance program for low-income residents. The MRVP has "mobile" tenant-based vouchers, and also has project-based vouchers for certain subsidized housing developments.

[www.mass.gov/?](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Rental+Assistance+Management&sid=Ehead&b=terminalcontent&f=dhcd_factsheets_mrv&csid=Ehead)

[pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Rental+Assistance+Management&sid=Ehead&b=terminalcontent&f=dhcd\\_factsheets\\_mrv&csid=Ehead](http://www.mass.gov/?pageID=eheadterminal&L=3&L0=Home&L1=Housing+Development&L2=Rental+Assistance+Management&sid=Ehead&b=terminalcontent&f=dhcd_factsheets_mrv&csid=Ehead)

### **Program of All-inclusive Care for the Elderly (PACE) (Joint state and federal program)**

The PACE model of care is a national insurance program funded jointly by Medicare and Medicaid. PACE provides and coordinates all needed preventive, primary, acute and long term care services so that individuals ages 55 and older can continue living in the community.

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

### **Project-based rental assistance for DMH clients (State program)**

Rent subsidies for project-based housing that is funded exclusively for DMH consumers, and is allocated out of DHCD's budget.

[www.mass.gov/?](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&sid=Eeohhs2)

[pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&sid=Eeohhs2)

### **Senior Care Options (SCO) (Joint state and federal program)**

A partnership between MassHealth and Centers for Medicare and Medicaid Services that provides a complete package of health care and social services for low-income seniors. No one is

required to join Senior Care Options. Enrollment is voluntary. [www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Consumer&L2=Insurance+\(including+MassHealth\)&L3=Apply+for+MassHealth+Coverage&L4=Applicants+Aged+65+and+Older+Living+at+Home&sid=Eeohhs2&b=terminalcontent&f=masshealth\\_consumer\\_sco\\_sco\\_overview&csid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Consumer&L2=Insurance+(including+MassHealth)&L3=Apply+for+MassHealth+Coverage&L4=Applicants+Aged+65+and+Older+Living+at+Home&sid=Eeohhs2&b=terminalcontent&f=masshealth_consumer_sco_sco_overview&csid=Eeohhs2)

**Supported Living Program (MRC):** (State Program) MRC's Adult Supported Living Program, which began in 1986, provides one example of the use of the supported living model. The program provides case management services to individuals with physical disabilities to assist them to live independently in their community of choice.

<http://74.125.45.132/search?q=cache:lfJ8DNIYt7EJ:www.mass.gov/Eeohhs2/docs/mrc/1205slreport.doc+MRc+supported+housing+ma&cd=1&hl=en&ct=clnk&gl=us>

**Tenancy Preservation Program (TPP)** (State program)

TPP enables the housing courts, housing providers, plaintiff and defendant attorneys, and social service agencies to identify and resolve more effectively eviction or injunctive relief cases involving tenants whose tenancy problems are related to disabilities, primarily mental, which contribute to the tenancy problem and the person's inability or unwillingness to address the problem. [www.masshousing.com/portal/server.pt?open=512&objID=240&&PageID=420&mode=2&in\\_hi\\_userid=2&cached=true](http://www.masshousing.com/portal/server.pt?open=512&objID=240&&PageID=420&mode=2&in_hi_userid=2&cached=true)

[www.masshousing.com/portal/server.pt?open=512&objID=240&&PageID=420&mode=2&in\\_hi\\_userid=2&cached=true](http://www.masshousing.com/portal/server.pt?open=512&objID=240&&PageID=420&mode=2&in_hi_userid=2&cached=true)

## FEDERAL PROGRAMS

**Assisted Living Conversion Program (ALCP)** (Federal program)

Funding under the ALCP is provided to private, non-profit owners of certain housing developments which have been in operation for at least five years with designated occupancy by the elderly.

[www.hud.gov/offices/hsg/mfh/alcp/alcphome.cfm](http://www.hud.gov/offices/hsg/mfh/alcp/alcphome.cfm)

**Community Development Block Grant (CDBG)** (Federal program)

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs.

[www.hud.gov/offices/cpd/communitydevelopment/programs](http://www.hud.gov/offices/cpd/communitydevelopment/programs)

**Federal Public Housing Development** (Federal program)

The Public Housing Development program provides Federal grants to local public housing authorities (PHAs) to develop housing for low-income families that cannot afford housing in the private market.

[www.hud.gov/progdesc/pdev.cfm](http://www.hud.gov/progdesc/pdev.cfm)

**HOME Investment Partnerships Program** (Federal program)

HOME provides formula grants to states and localities that communities use-often in partnership with local nonprofit groups-to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

[www.hud.gov/offices/cpd/affordablehousing/programs/home](http://www.hud.gov/offices/cpd/affordablehousing/programs/home)

**Housing Opportunities for People with AIDS (HOPWA) (Federal program)**

The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. HOPWA funds may be used for tenant based rental assistance, short-term rent, mortgage, and utility payments; or for costs to develop and operate single room occupancy dwellings or community residences.

[www.hud.gov/offices/cpd/aidshousing/programs](http://www.hud.gov/offices/cpd/aidshousing/programs)

**HUD Section 202 Housing (Federal program)**

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

[www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/eld202.cfm)

**Low Income Housing Tax Credits (LIHTC) (Federal program)**

The LIHTC Program is an indirect federal subsidy used to finance the development of affordable rental housing for low-income households. This program is also called the Section 42 program.

[www.mass.gov/?](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd_hd_lihtc_lihtc&csid=Ehed)

[pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd\\_hd\\_lihtc\\_lihtc&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd_hd_lihtc_lihtc&csid=Ehed)

**Program of All-inclusive Care for the Elderly (PACE) (Joint state and federal program)**

The PACE model of care is a national insurance program funded jointly by Medicare and Medicaid. PACE provides and coordinates all needed preventive, primary, acute and long term care services so that individuals ages 55 and older can continue living in the community.

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

**Rural Rental Housing Loans (Section 515) (Federal program)**

The Rural Housing Service (RHS) is a part of Rural Development (RD) in the U.S. Department of Agriculture (USDA). RHS both provides direct loans (made and serviced by USDA staff) and also guarantees loans for mortgages extended and serviced by others.

[www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/gateway/pdf/515\\_RuralRental.pdf](http://www.hud.gov/offices/cpd/economicdevelopment/programs/rhed/gateway/pdf/515_RuralRental.pdf)

**Section 8 Housing Program (Federal Program)**

Section 8 is the federal government's largest affordable housing assistance program. The program's goal is to help elderly, disabled, and families with very low incomes afford housing in the private market. The Section 8 program is administered by local Public Housing Authorities (PHA). Benefits can be either a mobile voucher or "project-based".

[www.massresources.org/section\\_8\\_housing\\_massachusetts\\_d.html](http://www.massresources.org/section_8_housing_massachusetts_d.html)

- *Mobile vouchers* allow eligible recipients to choose any rental unit of their choice, including assisted living, as long as the landlord is a willing participant, and the unit meets the required levels of health and safety. When a tenant with a mobile voucher moves, the rental subsidy moves with her/him.
- *Project-based Section 8* is attached to a particular building and does not move with the tenant. A PHA can "project-base" up to 20% of its Section 8 funds.
  - *Section 8 Homeownership Voucher Program:* The Homeownership Voucher Program allows families with Section 8 vouchers to use their vouchers to help pay the mortgage on a home they buy. Local Public Housing Agencies decide if they want to take part in the homeownership program or not. For a list of participating housing agencies in Massachusetts, see Homeownership Vouchers: Massachusetts on the HUD web site.

## **Section 8 Housing Program (Federal Program) (Continued)**

- *Section 8 Tenant-based Vouchers:* a federal government housing assistance program for low-income families and individuals. Section 8 assistance may be in the form of rent vouchers given to tenants to help pay their rent; homeownership assistance to help pay a mortgage loan; or project-based subsidies used to keep rents low in specific private housing developments.
- *Designated Housing Vouchers:* Designated housing vouchers enable non-elderly families with a disabled person, who would be eligible for public housing if occupancy were not restricted to elderly families to lease safe, decent and affordable housing.  
[www.hud.gov/offices/pih/programs/hcv/pwd/designated.cfm](http://www.hud.gov/offices/pih/programs/hcv/pwd/designated.cfm)

### **Section 811: Supportive Housing for Persons with Disabilities (Federal Program)**

Program under which capital advances are made to eligible nonprofit sponsors to finance the development of rental housing with supportive services for disabled persons.

<http://nhl.gov/offices/hsg/mfh/progdesc/disab811.cfm>

### **Senior Care Options (SCO) (Joint state and federal program)**

A partnership between MassHealth and Centers for Medicare and Medicaid Services that provides a complete package of health care and social services for low-income seniors. No one is required to join Senior Care Options. Enrollment is voluntary. [www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Consumer&L2=Insurance+\(including+MassHealth\)&L3=Apply+for+MassHealth+Coverage&L4=Applicants+Aged+65+and+Older+Living+at+Home&sid=Eeohhs2&b=terminalcontent&f=masshealth\\_consumer\\_sco\\_sco\\_overview&csid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Consumer&L2=Insurance+(including+MassHealth)&L3=Apply+for+MassHealth+Coverage&L4=Applicants+Aged+65+and+Older+Living+at+Home&sid=Eeohhs2&b=terminalcontent&f=masshealth_consumer_sco_sco_overview&csid=Eeohhs2)

### **Veterans' Benefits: "Aid and Attendance Program" (A&A) (Federal program)**

The Veteran's Administration offers a benefits program for veterans and their spouses who live in nursing homes, assisted living residences or are receiving home care. The "Aid and Attendance" (A&A) program is an improved pension program for veterans who require "care and assistance on a regular basis."

[www1.va.gov/OPA/vadocs/current\\_benefits.asp](http://www1.va.gov/OPA/vadocs/current_benefits.asp)

[www.vba.va.gov/bln/21/pension/vetpen.htm#7](http://www.vba.va.gov/bln/21/pension/vetpen.htm#7)

## ***Residential settings for people with disabilities and elders***

**Assisted Living Residences** are a special combination of housing and personalized services designed to meet the needs, both scheduled and unscheduled, of those who require help with activities of daily living. Assisted living residences are certified by the Executive Office of Elder Affairs.

For a list go to [www.mass.gov/?](http://www.mass.gov/?pageID=elderssubtopic&L=3&L0=Home&L1=Housing&L2=Assisted+Living&sid=Elders)

[pageID=elderssubtopic&L=3&L0=Home&L1=Housing&L2=Assisted+Living&sid=Elders](http://www.mass.gov/?pageID=elderssubtopic&L=3&L0=Home&L1=Housing&L2=Assisted+Living&sid=Elders)

**Congregate Housing** is a shared living environment designed to integrate the housing and services needs of seniors and younger disabled individuals. The goal of Congregate Housing is to increase self-sufficiency through the provision of supportive services in a residential setting.

For a list go to

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

[pageID=elderterminal&&L=3&L0=Home&L1=Housing&L2=Congregate+Housing&sid=Elders&b=terminalcontent&f=congregate\\_contractsitelist&csid=Elders](http://www.mass.gov/?pageID=elderterminal&&L=3&L0=Home&L1=Housing&L2=Congregate+Housing&sid=Elders&b=terminalcontent&f=congregate_contractsitelist&csid=Elders)

**Continuing Care Retirement Communities (CCRCs)** are usually comprised of independent living, personal services and skilled nursing care, at one location. As a person's personal and health care needs change, they are able to remain at the retirement community.

For a list go to

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

[pageID=elderterminal&&L=3&L0=Home&L1=Housing&L2=Continuing+Care+Retirement+Communities+\(CCRC\)&sid=Elders&b=terminalcontent&f=continuing\\_listing&csid=Elders](http://www.mass.gov/?pageID=elderterminal&&L=3&L0=Home&L1=Housing&L2=Continuing+Care+Retirement+Communities+(CCRC)&sid=Elders&b=terminalcontent&f=continuing_listing&csid=Elders)

**Group Homes (including DDS and DMH)** are operated throughout Massachusetts by a variety of public and private agencies. Group homes vary in size from five to thirty-five residents, but an important element of such a facility is its home-like atmosphere.

For more information, please visit the Department of Developmental Services at

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

[pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Retardation&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Retardation&sid=Eeohhs2)

For more information, please visit DMH at [www.mass.gov/?](http://www.mass.gov/?)

[pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&sid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&sid=Eeohhs2)

For more information, please visit MCB at: [www.mass.gov/?](http://www.mass.gov/?)

[pageID=eohhs2agencylanding&L=4&sid=Eeohhs2&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Massachusetts+Commission+for+the+Blind](http://www.mass.gov/?pageID=eohhs2agencylanding&L=4&sid=Eeohhs2&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Massachusetts+Commission+for+the+Blind)

**Housing with Services** are apartments that have additional services available to residents such as central dining, laundry, homemaking, personal care, activities and wellness programs.

For a list go to [www.800ageinfo.com](http://www.800ageinfo.com)

**Independent Living Units** are in assisted living residences, CCRCs, public housing and other apartment settings and may include some basic services such as meals, housekeeping and access to transportation. Independent Living Centers (listed beginning on page 10 of this guide) do not provide housing. However, they work with individuals with disabilities to find available housing options.

For a list of independent living communities that include independent living units, go to:  
[www.retirementhomes.com/homes/massachusetts-independent-living.html](http://www.retirementhomes.com/homes/massachusetts-independent-living.html)

**Naturally Occurring Retirement Communities (NORC)** are “initiatives for connecting elders to community-based eldercare services while remaining in their own homes and staying connected to neighbors and community institutions. A NORC connects elders to supportive services and to each other, often using computer technology as a key tool.”

For this definition and others, please visit: [http://wfnetwork.bc.edu/glossary\\_entry.php?term=NORC%20\(Naturally%20Occurring%20Retirement%20Communities\).%20Definition\(s\)%20of&area=All](http://wfnetwork.bc.edu/glossary_entry.php?term=NORC%20(Naturally%20Occurring%20Retirement%20Communities).%20Definition(s)%20of&area=All)

**Nursing homes**, also referred to as skilled nursing facilities, can be both long-term and short-term care facilities. They provide shelter, meals, social activities, assistance with activities of daily living and 24 hour skilled nursing care.

For a list, go to: [www.masslongtermcare.org](http://www.masslongtermcare.org)

**Permanent supportive housing (DMH, DPH, DDS)** is affordable rental housing with support services for low-income or homeless people with severe mental illness, substance abuse, or HIV/AIDS. Some support services are offered in the home, and some are offered outside the home.

[www.massresources.org/pages.cfm?contentID=8&pageID=2&subpages=yes&dynamicID=445](http://www.massresources.org/pages.cfm?contentID=8&pageID=2&subpages=yes&dynamicID=445)

**Public Housing** is low-rent housing built with government money. Local housing authorities run the public housing programs in Massachusetts. For a list of housing authorities go to

[www.hud.gov/offices/pih/pha/contacts/states/ma.cfm](http://www.hud.gov/offices/pih/pha/contacts/states/ma.cfm)

**Residential Care Homes** (formerly called rest homes) provide housing, support services, and medical oversight in a residential setting. These homes are capable of administering medications, scheduling medical appointments, serving three meals daily, 24-hour staff to respond to residents who are more capable of living on their own, but do need assistance in certain areas. For a list go to [www.massaging.org](http://www.massaging.org) or [www.masslongtermcare.org](http://www.masslongtermcare.org)

**Short-Term Supported Housing:** Short-term supported housing facilities are an eligible activity under the HOPWA program. Short-term facilities are intended to provide temporary shelter to eligible individuals to prevent homelessness and allow an opportunity to develop an individualized housing and service plan to guide the client’s linkage to permanent housing.

[www.hud.gov/offices/cpd/aidshousing/library/2008factsheets/factsheet\\_stsh08.pdf](http://www.hud.gov/offices/cpd/aidshousing/library/2008factsheets/factsheet_stsh08.pdf)

**The Supportive Housing** initiative was developed by the Executive Office of Elder Affairs (Elder Affairs) and the Department of Housing and Community Development (DHCD) to create an "assisted living like" environment in state funded public elderly/disabled housing.

**For a list** go to [www.mass.gov/?](http://www.mass.gov/?pageID=eldersterminal&&L=3&L0=Home&L1=Housing&L2=Supportive+Housing&sid=Elders&b=terminalcontent&f=supportive_sites&csid=Elders)

[pageID=eldersterminal&&L=3&L0=Home&L1=Housing&L2=Supportive+Housing&sid=Elders&b=terminalcontent&f=supportive\\_sites&csid=Elders](http://www.mass.gov/?pageID=eldersterminal&&L=3&L0=Home&L1=Housing&L2=Supportive+Housing&sid=Elders&b=terminalcontent&f=supportive_sites&csid=Elders)



## *Definitions of Housing-Related Terms*

**Accessibility:** Accessibility is a general term used to describe the degree to which a product (e.g., device, service, environment) is accessible by as many people as possible. Accessibility can be viewed as the "ability to access" the functionality, and possible benefit, of some system or entity. Accessibility is often used to focus on people with disabilities and their right of access to entities, often through use of assistive technology.

**Accessibility in housing refers to the ability of an individual to use and enjoy their living space. The Fair Housing Act, for example, requires seven basic requirements that must be met to comply with the access requirements of the Act. These Requirements are:**

***Requirement 1. An accessible building entrance on an accessible route.***

***Requirement 2. Accessible common and public use areas.***

***Requirement 3. Usable doors (usable by a person in a wheelchair).***

***Requirement 4. Accessible route into and through the dwelling unit.***

***Requirement 5. Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.***

***Requirement 6. Reinforced walls in bathrooms for later installation of grab bars.***

***Requirement 7. Usable kitchens and bathrooms.***

These requirements are not all-inclusive of every unique accessibility need or requirement.

**Annual Income:** The gross amount (before deductions) of contributions All family members anticipate they will receive from All sources, including earned income, unearned income, and income from assets, in the 12-month period following the effective date of certification (or recertification) of income.

**Area Median Income (AMI):** The annual gross income for a specific county or metropolitan statistical area (MSA) above which and below which lie an equal number of family incomes. Income eligibility for subsidized housing programs are often set as a percentage (%) of the area median income.

**Assistance animal:** As defined in the HUD 4350.3 Occupancy Manual, assistance animals are animals that work, provide assistance, or perform tasks for the benefit of a person with a disability, or animals that provide emotional support that alleviates one or more identified symptoms or effects of a person's disability. Assistance animals – often referred to as “service animals,” “assistive animals,” “support animals,” or “therapy animals” – perform many disability-related functions, including but not limited to guiding individuals who are blind or have low vision, alerting individuals who are deaf or hard of hearing to sounds, providing minimal protection or rescue assistance, pulling a wheelchair, fetching items, alerting persons to impending seizures, or providing emotional support to persons with disabilities who have a disability-related need for such support. Some, but not all, animals that assist persons with disabilities are professionally trained. Other assistance animals are trained by the owners themselves and, in some cases, no special training is required.

**Certification/Tenant:** The process All Section 42 prospective applicants and current residents must complete to prove that they are eligible to reside in the unit. This process includes the tenant(s) reporting all income and asset information on an application, appropriate verification and documentation of reported information by management, and finally a Tenant Income Certification (TIC) is signed (within 5 days of move-in or recertification) by all adult family members (18 years and over) and by management to certify to the tenant's eligibility.

**Compliance Period:** The period of time in which the property must be rent restricted and occupied by qualified low-income tenants.

**Disability:** Disability is defined by the Americans with Disabilities Act of 1990 as "a physical or mental impairment that substantially limits one or more major life activities." <sup>[1]</sup> An individual may also qualify as disabled if he/she has had an impairment in the past or is seen as disabled based on a personal or group standard or norm. Such impairments may include physical, sensory, and cognitive or intellectual impairments. Mental disorders (also known as psychiatric or psychosocial disability) and various types of chronic disease may also be considered qualifying disabilities. A disability may occur during a person's lifetime or may be present from birth.

**Fair Market Rents (FMRs):** Established by Housing and Urban Development (HUD) to determine how much rent HUD will subsidize when it assists low-income renters under its rental assistance programs. HUD determines the FMR by calculating the 45<sup>th</sup> percentile rent for an area, i.e., the rent level below which 45% of the units should rent.

**Gross rent:** The amount of contract rent paid by the tenant plus the amount of utility allowance for the unit.

**Household/Family:** Any and all persons residing or intending to reside in the unit except for foster children, foster adults and live-in attendants.

**Housing with Services:** Apartments (not certified assisted living) that provide additional services available to residents that may include (but are not limited to) central dining, laundry, homemaking, personal care, activities and wellness programs. Some housing developments that provide services may REQUIRE a resident to accept services as part of the occupancy agreement.

**Housing Quality Standards (HQS):** Guidelines for determining that apartment units are safe and suitable for occupancy by the Section 8 program, and by state agencies for the LIHTC program.

**Live-In Aide:** A person who resides in a unit only to provide essential support services that insure the care and well-being of an elderly or disabled tenant and who is not obligated for the financial support of the tenant. The need for such a person must be verified.

**Low Income:** In program eligibility determinations, defined as some percentage (usually 50 to 80%) of median income.

**Minimum Set-Aside:** When application is made for tax credits on a project, the owner establishes that a minimum percent of units in the project will be rent restricted AND occupied by (or set-aside for) tenants who meet a certain low-income requirement. The minimum, once elected is locked in and applies throughout the life of the project.

**Mixed Income Development:** A development that in accordance with its occupancy requirements has set-aside less than 100% of the units for low-income households. As a result, mixed income developments have low-income units and unrestricted or market units.

**Public Housing:** Low-income housing developed, owned and operated by public housing authorities (PHAs) and financed through the sale of tax-exempt bonds. HUD provides debt service contributions, operation subsidies, modernization funds and technical assistance to support PHA projects.

**Qualified Allocation Plan (QAP):** A required plan which a state allocating agency (usually a state finance agency or authority) must use to allocate Low Income Housing Tax Credits.

**Reasonable accommodation:** A reasonable accommodation in housing is a change which can be made to an apartment or a procedure which will allow a person with a disability to have an equal opportunity to take advantage of housing options. Any accommodation considered by the property owner cannot result in an undue financial or administrative burden. For example, it might be reasonable to lower the cabinets for someone in a wheelchair, put grab bars in the bathroom for someone with a mobility impairment, or put in a fire alarm that flashes for someone who has a hearing impairment. It might also be reasonable to allow a person with a mental disability to have rent payments made by a third party.

**Reasonable modification:** According to the Fair Housing Act, a reasonable modification is a structural change made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. A request for a reasonable modification may be made at any time during the tenancy. The Act makes it unlawful for a housing provider or homeowners' association to refuse to allow a reasonable modification to the premises when such a modification may be necessary to afford persons with disabilities full enjoyment of the premises.

**Rent Restricted:** Rent charged to a tenant, which is often 30 percent or less of the area median gross income limit designated by the minimum set-aside election established for the project.

**Tenant-based vouchers:** Rent vouchers that let people choose their own housing anywhere they want to live. They are different from project-based vouchers and public housing, where people have to live in particular housing developments. Families with tenant-based vouchers can choose any apartment they want, as long as the rent is reasonable and the unit is safe and clean. If the family moves, the rental assistance goes with them.

**General Information:** 1-800-224-5124 or find information at MassResources.

[www.massresources.org/pages.cfm?contentID=3&pageID=2&Subpages=yes](http://www.massresources.org/pages.cfm?contentID=3&pageID=2&Subpages=yes)

**Unearned Income:** Gross amount (before deductions) of payments, receipts, distributions and other assistance, including gifts, regularly received by family members through a source other than employment.

Example: AFDC, child support, trust funds, social security, unemployment, disability or workers' compensation, expenses paid or other support by parents or relatives, relocation assistance, pensions, annuities, and insurance benefits and other similar types of periodic receipts.

## *Common Acronyms*

<b>Acronym</b>	<b>Full Name</b>	<b>Description</b>
<b>CHAPA</b>	Citizens Housing and Planning Association	Statewide organization for housing advocacy. <a href="http://www.chapa.org">www.chapa.org</a>
<b>CORI</b>	Criminal Offenders Records Information	A print-out of all criminal charges against a person, which includes date of charges and disposition of case. For more information visit: <a href="http://www.masslegalhelp.org/cori">www.masslegalhelp.org/cori</a>
<b>EA</b>	Emergency Assistance	A state program to assist low-income pregnant women and households with children who are homeless or at risk of homelessness. For more information visit: <a href="http://www.massresources.org">www.massresources.org</a>
<b>EAEDC</b>	Emergency Aid for Elderly, Disabled and Children	State program of short term financial assistance for qualifying individuals. For more information visit: <a href="http://www.massresources.org">www.massresources.org</a>
<b>FMR</b>	Fair Market Rents	Maximum rents established by HUD annually. Fair Market Rents (FMRs) determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs. FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for 354 metropolitan areas and 2,350 nonmetropolitan county FMR areas. For specific Fair Market Rents, visit HUD at: <a href="http://www.huduser.org/datasets/fmr.html">www.huduser.org/datasets/fmr.html</a>
<b>HHS</b>	U.S. Department of Health and Human Services	Primary federal agency for public assistance programs (TANF, EA, SSI, etc.) and medical assistance programs (Medicaid, Medicare, etc.). <a href="http://www.hhs.gov/">www.hhs.gov/</a>
<b>HOP</b>	Housing Options Program	Special Section 8, provided by HUD, for individuals with substance abuse issues that includes stabilization services. For more information visit: <a href="http://www.massresources.org">www.massresources.org</a>

<b>HOPWA</b>	Housing Opportunities for People with AIDS	Federal housing programs to assist persons with AIDS or who are HIV positive. It includes rental subsidy programs and funds which can be used for housing emergencies, such as paying back rent or overdue utility bills. For more information visit: <a href="http://www.hud.gov/offices/cpd/aidshousing/programs">www.hud.gov/offices/cpd/aidshousing/programs</a>
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<b>HUD</b>	Housing and Urban Development	Federal agency that oversees many housing programs including federal public housing, multi-family housing, single-family housing programs, lead hazard control, Fair Housing laws and compliance, community planning and development projects and grants (including CDBG, affordable housing programs, and special needs assistance), and Native American programs. For a complete list of programs, please visit: <a href="http://www.hud.gov/funds/index.cfm">www.hud.gov/funds/index.cfm</a>  For the Massachusetts regional office, please visit: <a href="http://www.hud.gov/local/index.cfm?state=ma&amp;topic=offices">www.hud.gov/local/index.cfm?state=ma&amp;topic=offices</a> Or call: (617) 994-8200; TTY: (617) 565-5453
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<b>MassHealth</b>	Medicaid MassHealth	State program that provides comprehensive health insurance—or help in paying for private health insurance—to more than one million Massachusetts children, families, seniors, and people with disabilities. For more information and to apply, please visit: <a href="http://apply.mass-health.org/">http://apply.mass-health.org/</a>
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<b>Section 8</b>	Refers to the major federal (HUD) program - actually a collection of programs - providing rental assistance to low income households to help them pay for housing. Participants pay no more than 30% of their income for housing (rent and basic utilities) and federal subsidy pays balance of rent. For more information, please visit: <a href="http://www.hud.gov/progdesc/voucher.cfm">www.hud.gov/progdesc/voucher.cfm</a>
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<b>SRO</b>	Single Room Occupancy	Generally refers to housing units which are not equipped with both individual kitchen and individual bathroom facilities and which are rented for longer than 15 consecutive days. Some units may have kitchenettes; some may have bathrooms.
<b>SSDI</b>	Social Security Disability Income	<p>A federally-funded program allowing workers employed in covered employment and who have a medical condition that meets Social Security's definition of disability to collect benefits while they are unable to work. In general, monthly cash benefits are paid to people who are unable to work for a year or more because of a disability.</p> <p>The application process takes 60 - 90 days. Then there's a sixth month waiting period before you can collect a check. To apply for disability benefits for an adult, you will need to complete an application for Social Security Benefits AND an Adult Disability Report. To apply, please go to your local Social Security field office or visit: <a href="http://www.ssa.gov/applyfordisability/index.htm">www.ssa.gov/applyfordisability/index.htm</a></p> <p>If you don't want to do this online or need help, call us toll-free at 1-800-772-1213. If you are deaf or hard-of-hearing, call our toll-free TTY number, 1-800-325-0778. Representatives are available Monday through Friday between 7 a.m. and 7 p.m.</p>

**SSI****Social Security Income**

A Federally-funded needs-based disability program for adults and children which provides monthly cash benefits and, in most states, automatic Medicaid eligibility.

The application process takes 60 - 90 days. Then there's a sixth month waiting period before you can collect a check. To apply for disability benefits for an adult, you will need to complete an application for Social Security Benefits AND an Adult Disability Report. To apply, please go to your local Social Security field office or visit: [www.ssa.gov/applyfordisability/index.htm](http://www.ssa.gov/applyfordisability/index.htm)

If you don't want to do this online or need help, call us toll-free at 1-800-772-1213. If you are deaf or hard-of-hearing, call our toll-free TTY number, 1-800-325-0778. Representatives are available Monday through Friday between 7 a.m. and 7 p.m.

**TANF****Transitional Assistance for  
Needy Families**

This is a cash benefit of welfare for qualifying families available through the Massachusetts DTA. It used to be called AFDC, or Aid for Families with Dependent Children. For more information, visit: [www.acf.hhs.gov/programs/ofa/tanf/about.html](http://www.acf.hhs.gov/programs/ofa/tanf/about.html)