

# **Habitat for Humanity Greater Boston's Housing Resource Guide**

\*Disclaimer: Habitat for Humanity Greater Boston is not associated with any of the following organizations or programs unless otherwise stated

## Contents

<b>Homeownership Resources .....</b>	<b>3</b>
<b>Financing Resources .....</b>	<b>3</b>
<b>Counseling/Educational Resources.....</b>	<b>3</b>
<b>Rental Assistance Resources.....</b>	<b>4</b>
<b>Resources for People Facing Homelessness .....</b>	<b>5</b>
<b>Resettlement Resources for Refugees.....</b>	<b>6</b>
<b>Housing Locator Tools.....</b>	<b>6</b>
<b>Energy Assistance Programs.....</b>	<b>6</b>
<b>Resources for Homeowners.....</b>	<b>7</b>
<b>Home Repair Resources .....</b>	<b>7</b>
<b>Senior/Disabled Repair Resources.....</b>	<b>8</b>
<b>Foreclosure Prevention Resources.....</b>	<b>8</b>
<b>Property Tax Exemption Resources and Applications... </b>	<b>9</b>
<b>Legal Resources .....</b>	<b>10</b>
<b>Furniture and Household Item Resources.....</b>	<b>11</b>

\*Note: Some organizations are listed in multiple sections because they provide a variety of services

## Homeownership Resources

### Financing Resources

#### MassHousing

- Service area: MA
- Mortgage lender offering down payment assistance
- Eligibility based on income
- Administers MassDREAMS program

**Website:** [MassHousing - Home Page](#)

**Phone number:** 888.843.6432

**Email:** [homeownership@masshousing.com](mailto:homeownership@masshousing.com)

#### Massachusetts Housing Partnership – MHP

- Service area: MA
- One Mortgage program for first-time homebuyers

**Website:** [Massachusetts Housing Partnership - MHP](#)

**Phone:** 1-800-752-7131

**Email:** [ONEmortgage@mhp.net](mailto:ONEmortgage@mhp.net)

#### Madison Park Development Corporation

- Service Area: Roxbury
- Madison Park Next Door – homeownership program
  - Counseling, classes, financing for down payment

**Website:** [Home - Madison Park Development Corporation \(madison-park.org\)](#)

**Phone:** 617.849.6220

**Email:** [iambrogi@madison-park.org](mailto:iambrogi@madison-park.org)

#### Massachusetts Affordable Housing Alliance

- Service area: Massachusetts
- Various homeownership programs including: One Mortgage, One+Boston, and STASH (first-gen homeownership savings match program)

**Website:** [Mass Affordable Housing \(mahahome.org\)](#)

**Phone number:** 617-822-9100

**Email:** [info@mahahome.org](mailto:info@mahahome.org)

### Counseling/Educational Resources

#### Urban Edge

- Service area: Boston
- First time homebuyer education
- Pre- and Post-purchase counseling

**Website:** [First-Time Homebuyer Education and Pre- and Post-Purchase Counseling | Urban Edge](#)

**Phone number:** 617-989-9327

**Email:** [vgilmartin@urbanedge.org](mailto:vgilmartin@urbanedge.org)

### **Codman Square Neighborhood Development Group**

- Service area: Codman Square and South Dorchester
- First-time home-buying classes
- Both class-based and individualized options available

**Website:** [Homeowner Services \\* Codman Square Neighborhood Development Corporation \(csndc.com\)](#)

**Phone number:** (617) 825-4224

**Address:** 587 Washington Street Dorchester, MA 02124

### **My Mass Home**

- Service area: MA
- Information on affordable mortgage products, down payment assistance programs, and education and counseling resources
- Guided process for people at different stages of homebuying

**Website:** [| My Mass Home](#)

## **Rental Assistance Resources**

### **Metro Housing Boston**

- Service area: Greater Boston
- Administers various voucher programs, lists rentals, provides other housing support services

**Website:** [Home - Metro Housing Boston](#)

**Phone number:** 617.859.0400

**Email:** [info@metrohousingboston.org](mailto:info@metrohousingboston.org)

### **Urban Edge**

- Service area: Boston (Dorchester, Roxbury, Mattapan, Jamaica Plains)
- Owns and lists affordable rental units
- Also provides credit and debt counseling services

**Website:** [Urban Edge](#)

**Phone number:** 617-989-9300

**Email:** [info@urbanedge.org](mailto:info@urbanedge.org)

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

- Service area: MA
- Rental relief program administered by State of MA and community development organizations
- May have long processing period

**Website:** [Residential Assistance for Families in Transition \(RAFT\) program | Mass.gov](#)

**Phone:** (617) 573-1100

### **Codman Square Neighborhood Development Corp**

- Service area: Codman square and South Dorchester
- Portfolio of affordable housing (often a waitlist)
- Some units reserved for homeless families or families at risk of homelessness
- Eviction prevention, RAFT referrals

**Website:** [Rental Services \\* Codman Square Neighborhood Development Corporation \(csndc.com\)](http://rental-services-codman-square-neighborhood-development-corporation.csndc.com)

**Phone:** (617) 825-4224

## **Resources for People Facing Homelessness**

### **Housing Families**

- Service area: Greater Boston (mostly Malden, Medford, Everett, Chelsea, Revere)
- Housing, legal, youth, and wellness services for people facing homelessness
- Emergency shelter and permanent housing solutions

**Website:** [Home - Housing Families](http://home-housingfamilies.org)

**Phone number:** (781) 322-9119

**Email:** [info@housingfamilies.org](mailto:info@housingfamilies.org)

### **HomeStart**

- Service area: Greater Boston
- Services for people who are experiencing, transitioning from, or at risk of homelessness
- Financing, resource navigation, counseling, housing search

**Website:** [HomeStart | Boston | Housing](http://homestart-boston-housing.org)

**Phone number:** 617-542-0338

**Email:** [homestart@homestart.org](mailto:homestart@homestart.org)

### **Neighborhood of Affordable Housing (NOAH)**

- Service area: Boston
- Various rental financing and counseling services

**Website:** [Rental Housing Services | NOAH \(noahcdc.org\)](http://rental-housing-services-noah.noahcdc.org)

**Phone:** 617-635-4200

**Email:** [housingstability@boston.gov](mailto:housingstability@boston.gov)

### **Bay Cove Human Services**

- Service area: Greater Boston and Southeastern MA
- Senior and transitional housing
- Various shelters and centers
- Also developmental, mental health, and substance use resources

**Website:** [Bay Cove Human Services](http://baycovehuman.org)

**Phone:** 617-371-3000

**Email:** [info@baycove.org](mailto:info@baycove.org)

## Resettlement Resources for Refugees

<p><b>Refugee and Immigrant Assistance Center (RIAC)</b></p> <ul style="list-style-type: none"> <li>• Service area: Greater Boston and Worcester</li> <li>• Helps locate housing and other resources required for resettlement</li> </ul>	<p><b>Website:</b> <a href="#">Refugee Resettlement - RIAC Boston, Lynn, and Worcester   Refugee &amp; Immigrant Assistance Center</a></p>
<p><b>Office for Refugee and Immigrants</b></p> <ul style="list-style-type: none"> <li>• Service area: MA</li> <li>• Various resource guides for refugees and immigrants</li> </ul>	<p><b>Website:</b> <a href="#">ORI Resources   Mass.gov</a>  <b>Community Partners Directory:</b> <a href="#">download (mass.gov)</a></p>

## Housing Locator Tools

- **City of Boston’s Affordable Housing Metrolist:** <https://www.boston.gov/metrolist>
  - Allows you to search by income or view recent listings
  - Income-restricted properties
  - Filter by income and location
  - Rentals and homes for sale
- **Housing Navigator Massachusetts:** <https://search.housingnavigatoroma.org/>
  - Lists income-restricted properties throughout MA
  - Rental properties only
- **My Mass Home Find tool:** <https://www.mymasshome.org/find>
  - Lists homes throughout Massachusetts
  - Filter by income and accessibility
  - Properties for sale only

## Energy Assistance Programs

### Mass Save

- Service area: MA
- No-cost Home Energy Assessment
- Financing and income-based programs to improve heat systems and insulation

**Website:** [Mass Save® | Energy Assessments and Audits | Equipment Rebates & Incentives](#)  
**Phone number:** 866-527-7283

### Action for Boston Community Development (ABCD)

- Service area: Boston, Brookline, Newton, Malden, Medford, Melrose, Everett, Winchester, Woburn, Stoneham
- Administers the Low Income Home Energy Assistance Program (LIHEAP)
- Support homeowners and renters

**Website:** [Fuel Assistance \(LIHEAP\) - Action for Boston Community Development \(bostonabcd.org\)](#)  
**Phone number:** 617.357.6012

### **Massachusetts Good Neighbor Energy Fund**

- Service area: MA
- Collaboration between The Salvation Army of MA and energy providers
- Apply through Salvation Army

**Website:** [Massachusetts Good Neighbor Energy Fund \(magoodneighbor.org\)](http://Massachusetts Good Neighbor Energy Fund (magoodneighbor.org))

**Phone number:** 339-502-5900 (Salvation Army #)

## **Resources for Homeowners**

### **Home Repair Resources**

#### **City of Boston Home Repair Loan Programs**

(Service area: Boston)

- **HomeWorks Program:** interest-free home equity loan for repair projects
  - Eligible if at or below 135% of AMI
- **Senior Repair Program:** interest-free home repair loan
  - Eligible if at least 62 years of age and below 80% AMI
- **LeadSafe Boston program:** forgivable loan for lead mitigation
  - Eligible if at or below 80% AMI
- **Seniors Save:** grant for senior homeowners to replace aging heating systems
  - Eligible if aged 60 and up and earning less than 80% AMI

**Website:** [Home Repair Loan Programs | Boston.gov](http://Home Repair Loan Programs | Boston.gov)

**Phone number:** 617-635-4663

**Email:** [HOMECENTER@BOSTON.GOV](mailto:HOMECENTER@BOSTON.GOV)

#### **Rebuilding Together**

- Service area: Boston
- No cost repair services

**Website:** [Rebuilding Together \(rebuildingtogetherboston.org\)](http://Rebuilding Together (rebuildingtogetherboston.org))

**Phone number:** (617) 971-0058

**Email:** [info@rebuildingtogetherboston.org](mailto:info@rebuildingtogetherboston.org)

#### **MassHousing**

- Service area: MA
- Get the Lead Out, Home Improvement, and septic system repair loans

**Website:** [MassHousing - Home Page](http://MassHousing - Home Page)

**Phone number:** 888.843.6432

**Email:**

[homeownership@masshousing.com](mailto:homeownership@masshousing.com)

#### **Codman Square Neighborhood Development Corp**

- Service area: Codman square and South Dorchester
- Home Rehab Loan Program
- Below-market rates

**Website:** [Homeowner Services \\* Codman Square Neighborhood Development Corporation \(csndc.com\)](http://Homeowner Services * Codman Square Neighborhood Development Corporation (csndc.com))

**Phone number:** (617) 825-4224

**Address:** 587 Washington Street  
Dorchester, MA 02124

### **HRI Cambridge**

- Service area: Cambridge
- Home Improvement Program
- Provides financial and technical assistance for moderate rehab projects

**Website:** [Home Improvement Program — HRI \(homeownersrehab.org\)](#)

**Phone number:** 617.868.4858

**Email:** [info@homeownersrehab.org](mailto:info@homeownersrehab.org)

## **Senior/Disabled Repair Resources**

### **ESAC Boston**

- Service area: Boston and Eastern MA – repair services for Boston residents
- Variety of services including elder repair services

**Website:** [ESAC \(esacboston.org\)](#)

**Phone number:** (617) 524-2555

**Email:** [info@esacboston.org](mailto:info@esacboston.org)

### **Neighborhood of Affordable Housing Inc. (Boston residents)**

- Service area: Greater Boston and Eastern MA
- Senior and disabled repair program

**Website:** [Welcome to NOAH | NOAH \(noahcdc.org\)](#)

**Phone number:** 617-567-5882

### **Homeowner Options for Massachusetts Elders (H.O.M.E.)**

- Service area: MA
- Counseling and resource navigation

**Website:** [Home Page \(elderhomeowners.org\)](#)

**Phone number:** 1-800-583-5337

## **Foreclosure Prevention Resources**

### **Homeowner Options for Massachusetts Elders (H.O.M.E.)**

- Service area: MA
- Counseling and resource navigation
- Foreclosure prevention advocacy

**Website:** [Home Page \(elderhomeowners.org\)](#)

**Phone:** 1-800-583-5337

### **Urban Edge**

- Service area: Boston
- Foreclosure prevention counseling

**Website:** [Foreclosure Prevention Counseling | Urban Edge](#)

**Phone number:** 617 989-9351

**Email:** [gluc@urbanedge.org](mailto:gluc@urbanedge.org)

### **MA Homeowner Assistance Fund (HAF)**

- Service area: MA
- Federally funded mortgage assistance program for homeowners impacted by COVID-19
- Up to \$50,000 in financing
- Administered by MHP and MassHousing
- May cover condo fees in limited circumstances

**Website:** [Housing Assistance Program \(massmortgagehelp.org\)](#)

**Phone number:** 833-270-2953



**City of Boston: Emergency Foreclosure Prevention Fund**

- Service area: Boston
- Emergency fund for people at high risk of foreclosure due to COVID-19
- Contact partner agency for access

**Website:** [Emergency Foreclosure Prevention Fund | Boston.gov](#)

**Partner agencies:**

- ESAC: (617) 524-2555, ext 108 or sbennett@esacboston.org
- Urban Edge: (617) 989-9309 or fbowen@urbanedge.org
- ABCD - Mattapan: (617) 298-2045 or staff\_mattapanfsc@bostonabcd.org

**City of Boston Home Center**

- Service area: Boston
- Foreclosure prevention counseling
- Resource navigation

**Website:** [Foreclosure Prevention and Intervention | Boston.gov](#)

**Phone number:** 617-635-4663

**Email:** [HOMECENTER@BOSTON.GOV](mailto:HOMECENTER@BOSTON.GOV)

**ABCD**

- Service area: Boston
- Foreclosure prevention counseling

**Website:** [Foreclosure Prevention- ABCD Action for Boston Community Development \(bostonabcd.org\)](#)

**Phone number:** 617.298.2045

**Email:** [bianny.suncar@bostonabcd.org](mailto:bianny.suncar@bostonabcd.org)

**Codman Square Neighborhood Development Corp**

- Service area: Codman Square and South Dorchester
- Foreclosure prevention advocacy

**Website:** [Homeowner Services \\* Codman Square Neighborhood Development Corporation \(csndc.com\)](#)

**Phone number:** (617) 825-4224

**Address:** 587 Washington Street  
Dorchester, MA 02124

**Property Tax Exemption Resources and Applications**

**City of Boston**

Residential exemption: [Residential Exemption | Boston.gov](#)

**City of Somerville**

Residential exemption: [residential-exemption-application.pdf](#)

**Town of Arlington**

Community Preservation Act (CPA) Surcharge Exemption: [Community Preservation Act \(CPA\) Surcharge Exemption](#)

**Town of Belmont**

CPA Surcharge Exemption:  
Eligibility - [fy23 exemption chart w cpa.pdf \(belmont-ma.gov\)](#)  
Application - [State Tax Form 3ABC Assessors' Use only \(belmont-ma.gov\)](#)

**Town of Brookline**

Residential exemption: [Residential Exemptions | Brookline, MA - Official Website \(brooklinema.gov\)](#)

<b>City of Cambridge</b>	Residential exemption: <a href="#">Residential Exemption - City of Cambridge, MA (cambridgema.gov)</a>
<b>City of Chelsea</b>	Residential exemption: <a href="#">Taxpayer Forms (chelseama.gov)</a>
<b>City of Everett</b>	Residential exemption: <a href="#">Residential Exemptions - Everett, MA - Official Website (cityofeverett.com)</a>
<b>Town of Lincoln</b>	CPA exemption: <a href="#">Property Tax Relief Programs   Lincoln, MA - Official Website (lincolntown.org)</a>
<b>City of Malden</b>	Residential exemption: <a href="#">Residential Tax Exemption Program   Malden, MA (cityofmalden.org)</a>
<b>City of Medford</b>	CPA Exemption: <a href="#">CPA-Information.pdf (medfordma.org)</a>
<b>City of Waltham</b>	CPA and Residential exemptions: <a href="#">Exemption Forms &amp; Guidelines   walthamma</a>
<b>City of Watertown</b>	CPA and Residential exemptions: <a href="#">Tax Assistance and Deferral Programs   Watertown, MA - Official Website (watertown-ma.gov)</a>
<b>Town of Wellesley</b>	CPA exemption: <a href="#">Tax Relief Programs   Wellesley, MA (wellesleyma.gov)</a>
<b>Town of Weston</b>	CPA exemption: <a href="#">Personal Exemptions   Weston, MA</a>

## Legal Resources

### Greater Boston Legal Services

- Service area: MA
- Massachusetts Defense for Eviction (MADE): Self-guided eviction help

### Volunteer Lawyers Project

- Service area: Greater Boston
- Provides legal assistance and referrals for renters facing evictions and bad living conditions
- Also supports homeownership preservation

**Website:** [Massachusetts Defense for Eviction \(MADE\): Self-Guided Eviction Help | Greater Boston Legal Services \(gbls.org\)](#)

**Website:** [What We Do - Volunteer Lawyers Project \(vlpnet.org\)](#)

**Phone number:** 617.603.1700

**Email:** info@vlpnet.org

### **MassLegalHelp**

- Service area: MA
- Variety of self-help guides, handbooks, and other information sources related to housing and preventing homelessness

### **Harvard Legal Aid**

- Service area: Greater Boston
- Student-run organization providing legal aid for low-income tenants and tenant associations

### **City of Boston: Office of Housing Stability**

- Service area: City of Boston
- Crisis case coordinators can help tenants with eviction process
- Hosts weekly virtual legal clinics

**Website:** [Housing and Homelessness - MassLegalHelp](#)

**Website:** [Harvard Legal Aid Bureau – Providing Free Legal Services to the Greater Boston Community Since 1913](#)

**Phone number:** 617-495-4408

**Website:** [Office of Housing Stability | Boston.gov](#)

**Phone number:** 617-635-4200

**Email:** [HOUSINGSTABILITY@BOSTON.GOV](mailto:HOUSINGSTABILITY@BOSTON.GOV)

## **Furniture and Household Item Resources**

**\*Note: These organizations may require referrals from agencies or groups outside of Habitat for Humanity Greater Boston**

### **Habitat for Humanity Greater Boston ReStore**

- Discount furniture store selling donated new and gently used items
- Owned and operated by Habitat for Humanity Greater Boston!

**Website:** [ReStore Greater Boston // Habitat for Humanity \(habitatbostonrestore.org\)](#)

**Phone:** 617-327-1170

**Email:** [ReStore@habitatboston.org](mailto:ReStore@habitatboston.org)

### **HouseHold Goods**

- Service area: Eastern and Central MA
- Provides free household furniture to those in need for various reasons
- **Requires referral from partner agency**
- Some referral agencies: ABCD, HomeStart, Boston Medical Center

**Website:** [Home | Household Goods](#)

### **Furnishing Hope of MA**

- Service area: Greater Boston
- Provides donated furniture to families transitioning from homelessness
- **Requires agency referral**
- Some referral agencies: Somerville Homeless Coalition, Brookview House, Boston Medical Center

**Website:** [Furnishing Hope \(furnishinghopema.org\)](#)

**Phone:** (857) 229-7528

**Email:** [info@furnishinghopema.org](mailto:info@furnishinghopema.org)

**Action for Boston Community Development**

- Clothing and essentials program
- Warm clothes for winter
- Contact for support
- Service area: Boston

**Website:** [Clothing and Furniture Assistance -- ABCD Boston \(bostonabcd.org\)](http://bostonabcd.org)

**Phone:** 617.348.6000