

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

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

Homebuying 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

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

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

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

City of Boston

- Service area: City of Boston
- First-time Homebuyer Program and One+Boston mortgage program
- Down payment assistance and low-interest mortgages

Website: [First-Time Homebuyer Program | Boston.gov](#)

Phone number: 617-635-4663

Email: HOMECENTER@BOSTON.GOV

City of Somerville

- Service area: Somerville
- Closing cost and downpayment assistance

Website: [Inclusionary Housing Program | City of Somerville \(somervillema.gov\)](#)

Phone number: (617) 625-6600 ext. 2577

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

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 such as RAFT

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

Phone number: 617.859.0400

Email: 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

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

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

City of Boston Rental Relief Fund

- Service area: Boston
- Rental relief funding from federal fund
- Income restricted
- Online application

Boston Housing Authority Rental Assistance

- Service area: **Boston Public Housing tenants only**
- Relief for arrearages from March 2020 on
- Contact property management for application

Metro West Collaborative Development Assistance Program

- Service area: Natick, Needham, Newton, Weston, and Wellesley
- Housing search and counseling, financial planning and assistance (up to \$2,500 for housing related grants)

WATCH CDC Programs

- Service area: Waltham
- Security deposit funding
- Tenant Assistance Fund

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

Phone: (617) 573-1100

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

Phone: (617) 825-4224

Website: [Rental Relief Fund | Boston.gov](#)

Phone number: 617-635-4200

Email: RRF@BOSTON.GOV

Website: [Boston Housing Authority - BHA Public Housing - Paying Rent](#)

Email: rental.relief@bostonhousing.org

Website: [Financial Assistance – Metro West Collaborative Development \(metrowestcd.org\)](#)

Phone: 617-923-3505 x204

Email: rebeca@metrowestcd.org

Website: [Rental Assistance Programs - WATCH CDC](#)

Phone: 781-570-4394

Email: sarah@watchcdc.org

Emergency Housing Resources

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](#)

Phone number: (781) 322-9119

Email: 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](#)

Phone number: 617-542-0338

Email: homestart@homestart.org

Neighborhood of Affordable Housing (NOAH)

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

Website: [Rental Housing Services | NOAH \(noahcdc.org\)](#)

Phone: 617-635-4200

Email: 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](#)

Phone: 617-371-3000

Email: info@baycove.org

City of Boston Service List

- Service area: Boston
- Includes overnight shelters, daytime services and meals, outreach services, etc.
- Includes specific resources for veterans, youth, and families

Website: [Services for those Experiencing Homelessness | Boston.gov](#)

Email: HOUSING@BOSTON.GOV

Phone: 617-635-3880

Metro Housing Boston

- Service area: Greater Boston
- HomeBASE program for families (comprehensive housing services)
- List of shelters for individuals
- Information on emergency services beyond housing (health, food, cash)

City of Cambridge Homeless and Eviction Prevention Services

- Service area: Cambridge
- Case managers and housing search services
- Housing through the Carey Program
- Shelter and resource guide

ABCD Mystic Valley Housing Services

- Service area: Malden, Medford, and Everett
- Range of services including immediate relief, referrals and resources

Metro West Collaborative Development Watertown Emergency Assistance Program

- Service area: Watertown
- Income-restricted
- COVID-19 related hardships
- Up to 2 months of payments (\$2,500)

HomeBASE webpage: [HomeBASE - Metro Housing Boston](#)

Email: Brenda.Core@MetroHousingBoston.org

Resource list webpage: [Resources for Tenants - Metro Housing Boston](#)

Phone for Shelter Support: 617.425.6700

Website: [Homeless and Eviction-Prevention Services - City of Cambridge, MA \(cambridgema.gov\)](#)

Phone: 617-349-6340

Website: [Mystic Valley Housing Services-Action for Boston Community Development \(bostonabcd.org\)](#)

Phone: 781.321.3431

Email: housing@bostonabcd.org

Website: [Financial Assistance – Metro West Collaborative Development \(metrowestcd.org\)](#)

Phone number: 617-923-3505

Resettlement Resources for Refugees

Refugee and Immigrant Assistance Center (RIAC)

- Service area: Greater Boston and Worcester
- Helps locate housing and other resources required for resettlement

Website: [Refugee Resettlement - RIAC Boston, Lynn, and Worcester | Refugee & Immigrant Assistance Center](#)

Office for Refugee and Immigrants

- Service area: MA
- Various resource guides for refugees and immigrants

Website: [ORI Resources | Mass.gov](#)
Community Partners Directory: [download \(mass.gov\)](#)

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.housingnavigatorma.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
- Weatherization program for homeowners

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

Phone number: 617.357.6012

Weatherization website: [Weatherization - ABCD Action for Boston Community Development \(bostonabcd.org\)](#)

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 \(magoodneighbor.org\)](#)

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

Resources for Homeowners

Home Repair Resources

Rebuilding Together

- Service area: Boston
- No cost repair services

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

Phone number: (617) 971-0058

Email: info@rebuildingtogetherboston.org

MassHousing

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

Website: [Homeownership - Existing Homeowners \(masshousing.com\)](http://homeownership-masshousing.com)

Phone number: 888.843.6432

Email: homeownership@masshousing.com

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://HomeRepairLoanPrograms.Boston.gov)

Phone number: 617-635-4663

Email: HOMECENTER@BOSTON.GOV

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://HomeownerServices.CodmanSquareNeighborhoodDevelopmentCorporation.csndc.com)

Phone number: (617) 825-4224

Address: 587 Washington Street
Dorchester, MA 02124

Community Economic Development Assistance Corporation

- Service area: MA
- Home Modification Loan Program
- Improve accessibility or create additional housing units associated with a home

Website: [Find Out if You Qualify - CEDAC](http://FindOutifYouQualify.CEDAC.org)

Phone number: 866-500-5599

Email: info@cedac.org

HRI Cambridge

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

City of Newton Home Rehab Program

- Service area: Newton
- Income-restricted
- Deferred repayment, 0% interest loan

NSC HOME Program

- Service area: Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop
- 0% interest loans to correct health and safety issues, improve accessibility, or increase energy efficiency

Senior/Disabled Repair Resources

ESAC Boston

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

Neighborhood of Affordable Housing Inc. (Boston residents)

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

Greater Boston Senior Home Repair Collaborative

- **Service area:** Dorchester, Roxbury, South Boston
- Collaboration between NOAH, ESAC, and Bay Cove

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

- Service area: MA
- Counseling and resource navigation

Website: [Home Improvement Program — HRI \(homeownersrehab.org\)](http://homeownersrehab.org)

Phone number: 617.868.4858

Email: info@homeownersrehab.org

Website: [Housing Rehabilitation Program | City of Newton, MA \(newtonma.gov\)](http://newtonma.gov)

Phone: 617-796-1148

Email: Ddesmarais@newtonma.gov

Website: [HOME Program | Malden, MA \(cityofmalden.org\)](http://cityofmalden.org)

Phone number: 781-324-5720 x 5729

Email: dburke@cityofmalden.org

Website: [ESAC \(esacboston.org\)](http://esacboston.org)

Phone number: (617) 524-2555

Email: info@esacboston.org

Website: [Welcome to NOAH | NOAH \(noahcdc.org\)](http://noahcdc.org)

Phone number: 617-567-5882

Website: [What We Do | Greater Boston Senior Home Repair Collaborative \(gbshrc.com\)](http://gbshrc.com)

Phone number (Contact: Leo Moss): 617-533-9141

Email: lmoss@baycove.org

Website: [Home Page \(elderhomeowners.org\)](http://elderhomeowners.org)

Phone number: 1-800-583-5337

Town of Needham Small Repair Grant Program

- Service area: Needham
- Income restricted
- Grants up to \$5,000

Website: [Housing | Needham, MA \(needhamma.gov\)](https://www.needhamma.gov)

Phone number: 781-455-7550 ext. 220

Email: ksunnarborg@msn.com

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 \(elderhomeowners.org\)](http://elderhomeowners.org)

Phone: 1-800-583-5337

Urban Edge

- Service area: Boston
- Foreclosure prevention counseling

Website: [Foreclosure Prevention Counseling | Urban Edge](http://urbanedge.org)

Phone number: 617 989-9351

Email: 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 \(massmortgagehelp.org\)](http://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](http://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](http://boston.gov)

Phone number: 617-635-4663

Email: HOMECENTER@BOSTON.GOV

ABCD

- Service area: Boston
- Foreclosure prevention counseling

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

Phone number: 617.298.2045

Email: 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
\(brooklinema.gov\)](#)

City of Cambridge

Residential exemption: [Residential Exemption -
City of Cambridge, MA \(cambridgema.gov\)](#)

City of Chelsea

Residential exemption: [Taxpayer Forms
\(chelseama.gov\)](#)

City of Everett

Residential exemption: [Residential Exemptions -
Everett, MA - Official Website \(cityofeverett.com\)](#)

Town of Lincoln

CPA exemption: [Property Tax Relief Programs |
Lincoln, MA - Official Website \(lincolntown.org\)](#)

City of Malden

Residential exemption: [Residential Tax Exemption
Program | Malden, MA \(cityofmalden.org\)](#)

City of Medford

CPA Exemption: [CPA-Information.pdf
\(medfordma.org\)](#)

City of Waltham

CPA and Residential exemptions: [Exemption Forms & Guidelines | walthamma](#)

City of Watertown

CPA and Residential exemptions: [Tax Assistance and Deferral Programs | Watertown, MA - Official Website \(watertown-ma.gov\)](#)

Town of Wellesley

CPA exemption: [Tax Relief Programs | Wellesley, MA \(wellesleyma.gov\)](#)

Town of Weston

CPA exemption: [Personal Exemptions | Weston, MA](#)

Legal Resources

Greater Boston Legal Services

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

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

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: [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

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

Harvard Legal Aid

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

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

Phone number: 617-495-4408

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

Phone number: 617-635-4200

Email: 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 \(habitatbostonrestore.org\)](https://habitatbostonrestore.org)

Phone: 617-327-1170

Email: ReStore@habitatboston.org

Address: 1580 VFW Parkway, West Roxbury, MA, 02132

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](#)

Phone: 978.635.1710

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 \(furnishinghopema.org\)](https://furnishinghopema.org)

Phone: (857) 229-7528

Email: 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 \(bostonabcd.org\)](https://bostonabcd.org)

Phone: 617.348.6000