

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

Massachusetts Housing Partnership – MHP

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

Madison Park Development Corporation

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

Massachusetts Affordable Housing

Alliance

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

City of Boston

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

City of Somerville

- Service area: Somerville
- Closing cost and downpayment assistance

Website: MassHousing - Home Page

Phone number: 888.843.6432 Email: homeownership@masshousing.com

Website: <u>Massachusetts Housing Partnership -</u> <u>MHP</u> Phone: 1-800-752-7131 Email: <u>ONEmortgage@mhp.net</u>

Website: <u>Home - Madison Park Development</u> <u>Corporation (madison-park.org)</u> Phone: 617.849.6220 Email: <u>iambrogi@madison-park.org</u>

Website: Mass Affordable Housing (mahahome.org) Phone number: 617-822-9100 Email: info@mahahome.org

Website: First-Time Homebuyer Program | Boston.gov Phone number: 617-635-4663 Email: HOMECENTER@BOSTON.GOV

Website: Inclusionary Housing Program | City of Somerville (somervillema.gov) Phone number: (617) 625-6600 ext. 2577 **F Habitat for Humanity**®

City of Cambridge

- Service area: Cambridge
- Affordable homeownership units available for first-time homebuyers offered through city
- HomeBridge program provides financing for people purchasing on open-market
- Downpayment and closing cost assistance available

North Suburban Consortium (NSC) HOME

- Service area: Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, Winthrop
- Downpayment and closing costs assistance for first-time home buyers
- 0% interest, deferred loan
- Apply through community rep.

Counseling/Educational Resources

Urban Edge

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

Codman Square Neighborhood Development Group

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

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: For Homebuyers - CDD - City of Cambridge, Massachusetts (cambridgema.gov) Phone: 617-349-4634 Email: cddat344@cambridgema.gov

Website: <u>HOME Program | Malden, MA</u> (cityofmalden.org) Phone: 781-324-5720 Email: dburke@cityofmalden.org

Website: <u>First-Time Homebuyer Education and Pre-</u> and Post-Purchase Counseling | Urban Edge Phone number: 617-989-9327 Email: <u>vgilmartin@urbanedge.org</u>

Website: <u>Homeowner Services * Codman Square</u> <u>Neighborhood Development Corporation (csndc.com)</u> Phone number: (617) 825-4224 Address: 587 Washington Street Dorchester, MA 02124

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

Urban Edge

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

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

Website: Home - Metro Housing Boston

Phone number: 617.859.0400 Email: info@metrohousingboston.org

Website: Urban Edge

Phone number: 617-989-9300 Email: info@urbanedge.org

Website: Residential Assistance for Families in Transition (RAFT) program | Mass.gov Phone: (617) 573-1100

Website: <u>Rental Services * Codman Square</u> <u>Neighborhood Development Corporation</u> (csndc.com) Phone: (617) 825-4224

Website: <u>Rental Relief Fund | Boston.gov</u> Phone number: 617-635-4200 Email: RRF@BOSTON.GOV



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: <u>Boston Housing Authority - BHA Public</u> <u>Housing - Paying Rent</u> Email: rental.relief@bostonhousing.org

Website: <u>Financial Assistance – Metro West</u> <u>Collaborative Development (metrowestcd.org)</u> Phone: 617-923-3505 x204 Email: <u>rebeca@metrowestcd.org</u>

Website: <u>Rental Assistance Programs - WATCH</u> <u>CDC</u> Phone: 781-570-4394 Email: <u>sarah@watchcdc.org</u>

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

HomeStart

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

Neighborhood of Affordable Housing (NOAH)

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

Website: <u>Home - Housing Families</u> Phone number: (781) 322-9119 Email: <u>info@housingfamilies.org</u>

Website: <u>HomeStart | Boston | Housing</u> Phone number: 617-542-0338 Email: <u>homestart@homestart.org</u>

Website: <u>Rental Housing Services | NOAH</u> (noahcdc.org) Phone: 617-635-4200 Email: housingstability@boston.gov Habitat for Humanity®

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

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

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)

Website: <u>Bay Cove Human Services</u> Phone: 617-371-3000 Email: info@baycove.org

Website: <u>Services for those Experiencing</u> <u>Homelessness | Boston.gov</u> Email: <u>HOUSING@BOSTON.GOV</u> Phone: 617-635-3880

HomeBASE webpage: <u>HomeBASE - Metro</u>

Housing Boston

Email: Brenda.Core@MetroHousingBoston.org Resource list webpage: <u>Resources for Tenants -</u> <u>Metro Housing Boston</u> Phone for Shelter Support: 617.425.6700

Website: <u>Homeless and Eviction-Prevention</u> <u>Services - City of Cambridge, MA</u> (cambridgema.gov) Phone: 617-349-6340

Website: <u>Mystic Valley Housing Services-Action</u> for Boston Community Development (bostonabcd.org) Phone: 781.321.3431 Email: housing@bostonabcd.org

Website: <u>Financial Assistance – Metro West</u> <u>Collaborative Development (metrowestcd.org)</u> Phone number: 617-923-3505 Habitat for Humanity®

City of Arlington

- Service area: Arlington
- Small grants for individuals facing immediate housing crisis

Website: <u>Homelessness Prevention Grant</u> <u>Program – HCA (housingcorparlington.org)</u> Phone: 781-859-5294 x7 Email: rduran@housingcorparlington.org

• Can pay back rent or security deposit

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

Office for Refugee and Immigrants

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

Website: <u>Refugee Resettlement - RIAC Boston</u>, <u>Lynn, and Worcester | Refugee & Immigrant</u> <u>Assistance Center</u>

Website: <u>ORI Resources | Mass.gov</u> Community Partners Directory: <u>download</u> (mass.gov)

Housing Locator Tools

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

Massachusetts Good Neighbor Energy Fund

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

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)

Website: <u>Massachusetts Good Neighbor Energy</u> <u>Fund (magoodneighbor.org)</u> Phone number: 339-502-5900 (Salvation Army #)

Resources for Homeowners

Home Repair Resources

Rebuilding Together

- Service area: Boston
- No cost repair services

MassHousing

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

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: <u>| Rebuilding Together</u> (rebuildingtogetherboston.org) Phone number: (617) 971-0058 Email: info@rebuildingtogetherboston.org

Website: Homeownership - Existing Homeowners (masshousing.com) Phone number: 888.843.6432 Email: homeownership@masshousing.com

Website: <u>Home Repair Loan Programs</u> <u>Boston.gov</u> 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

Community Economic Development Assistance Corporation

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

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

Website: <u>Homeowner Services * Codman</u> Square Neighborhood Development Corporation (csndc.com)

Phone number: (617) 825-4224 Address: 587 Washington Street Dorchester, MA 02124

Website: Find Out if You Qualify - CEDAC

Phone number: 866-500-5599 Email: info@cedac.org

Website: <u>Home Improvement Program — HRI</u>

(homeownersrehab.org)

Phone number: 617.868.4858 Email: info@homeownersrehab.org

Website: Housing Rehabilitation Program | City

of Newton, MA (newtonma.gov) Phone: 617-796-1148 Email: Ddesmarais@newtonma.gov

Website: <u>HOME Program | Malden, MA</u> (citvofmalden.org)

<u>bone number: 781-32</u>

Phone number: 781-324-5720 x 5729 Email: dburke@cityofmalden.org

Website: <u>ESAC (esacboston.org)</u> Phone number: (617) 524-2555 Email: info@esacboston.org

Website: <u>Welcome to NOAH | NOAH</u> (noahcdc.org) Phone number: 617-567-5882



Greater Boston Senior Home Repair Collaborative

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

Town of Needham Small Repair Grant Program

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

Foreclosure Prevention Resources

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

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

Urban Edge

- Service area: Boston
- Foreclosure prevention counseling

Residential Assistance for Families in Transition (RAFT)

- Service area: MA
- State-wide mortgage assistance program for homeowners facing foreclosure or utility shutoff
- Up to \$7,000 in assistance over 12 months
- Administered by Metro Housing Boston

Massachusetts Division of Banks

- Service area: MA
- Support homeowners with foreclosure scheduled in next 7 days
- Request a 60-day stay in foreclosure process from mortgage servicer

Website: What We Do | Greater Boston Senior Home Repair Collaborative (gbshrc.com) Phone number (Contact: Leo Moss): 617-533-9141 Email: Imoss@baycove.org

Website: <u>Housing | Needham, MA</u> (needhamma.gov) Phone number: 781-455-7550 ext. 220 Email: <u>ksunnarborg@msn.com</u>

Website: <u>Home Page (elderhomeowners.org)</u> Phone: 1-800-583-5337

Website: Foreclosure Prevention Counseling | Urban Edge Phone number: 617 989-9351 Email: gluc@urbanedge.org Website: Residential Assistance for Families in

Transition (RAFT) program | Mass.gov Phone number: 617-573-1100

Website: <u>Help for Distressed Homeowners</u> | <u>Mass.gov</u> Phone: 617-956-1501



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

City of Boston Home Center

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

ABCD

- Service area: Boston
- Foreclosure prevention counseling

Codman Square Neighborhood Development Corp

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

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

Website: Foreclosure Prevention and Intervention | Boston.gov Phone number: 617-635-4663 Email: HOMECENTER@BOSTON.GOV

Website: Foreclosure Prevention- ABCD Action for Boston Community Development (bostonabcd.org) Phone number: 617.298.2045

Email: bianny.suncar@bostonabcd.org

Website: <u>Homeowner Services * Codman</u> <u>Square Neighborhood Development Corporation</u> (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: <u>Residential Exemption</u>
City of Somerville	Residential exemption: <u>residential-exemption-</u> application.pdf
Town of Arlington	Community Preservation Act (CPA) Surcharge Exemption: <u>Community Preservation Act (CPA)</u> <u>Surcharge Exemption</u>
Town of Belmont	CPA Surcharge Exemption: Eligibility - <u>fy23_exemption_chart_w_cpa.pdf</u> (belmont-ma.gov) Application - <u>State Tax Form 3ABC Assessors' Use</u> only (belmont-ma.gov)
Town of Brookline	Residential exemption: <u>Residential Exemptions </u> <u>Brookline, MA - Official Website</u> (brooklinema.gov)

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

Legal Resources

 Greater Boston Legal Services Service area: MA Massachusetts Defense for Eviction (MADE): Self-guided eviction help 	Website: <u>Massachusetts Defense for Eviction</u> (MADE): Self-Guided Eviction Help Greater Boston Legal Services (gbls.org)
 Volunteer Lawyers Project Service area: Greater Boston Provides legal assistance and referrals	Website: What We Do - Volunteer Lawyers
for renters facing evictions and bad	Project (vlpnet.org)
living conditions Also supports homeownership	Phone number: 617.603.1700
preservation	Email: info@vlpnet.org

Habitat for Humanity® Greater Boston

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: <u>Housing and Homelessness</u> -<u>MassLegalHelp</u>

Website: <u>Harvard Legal Aid Bureau – Providing</u> <u>Free Legal Services to the Greater Boston</u> <u>Community Since 1913</u> Phone number: 617-495-4408

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!

HouseHold Goods

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

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: ReStore Greater Boston // Habitat for Humanity (habitatbostonrestore.org) Phone: 617-327-1170 Email: ReStore@habitatboston.org Address: 1580 VFW Parkway, West Roxbury, MA, 02132

Website: <u>Home | Household Goods</u> Phone: 978.635.1710

Website: <u>Furnishing Hope (furnishinghopema.org)</u> Phone: (857) 229-7528 **Email:** info@furnishinghopema.org Habitat for Humanity® Greater Boston

Action for Boston Community Development

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

New Life Furniture Bank of MA

- Service area: MA
- No cost furniture bank •
- Requires referral from agency or place of worship

A Bed for Every Child

- Service area: MA •
- Provides children's beds for families • in need
- Request form to be completed by • advocate, case manager or community partner (ex. Teacher)

Mission of Deeds

- Service area: Middlesex county, • Chelsea, and Revere
- Provides furniture, beds, households good at no cost
- **Requires agency referral (any** • organization with no familial relationship to person being referred)

Website: Clothing and Furniture Assistance -- ABCD Boston (bostonabcd.org) Phone: 617.348.6000

Website: Need Furniture? – New Life Furniture Bank of MA (newlifefb.org) Email: info@newlifefb.org

Website: HOME | A BED FOR EVERY CHILD

Phone: 781-595-7570 x12 Email: robyn@mahomeless.org

Website: Client Services (missionofdeeds.org)

Phone: 781.944.9797 **Email**: info@missionofdeeds.org