

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.com

Phone: (888) 843-6432

Email: homeownership@masshousing.com

Massachusetts Housing Partnership

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

Website: mhp.net

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: madison-park.org

Phone: (617) 541-3900

Email: info@madison-park.org

Massachusetts Affordable Housing Alliance

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

Website: mahahome.org

Phone: (617) 822-9100

Email: info@mahahome.org

City of Boston

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

Website: boston.gov/first-time-homebuyer-program

Phone: (617) 635-4663

Email: homecenter@boston.gov

Woburn Housing Authority

- Service area: Woburn
- Provides rental options including the Low Rent Public Housing Program and Section 8 vouchers

Website: woburnhousing.org

Phone: (781) 935-0818

Email: csnatney@woburnhousing.org

City of Somerville

- Service area: Somerville
- Closing cost and downpayment assistance

Website:

somervillema.gov/departments/programs/inclusionary-housing-program

Phone: (617) 625-6600 ext. 2566

Email: inclusionary@somervillema.gov

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

Website:

cambridgema.gov/CDD/housing/forhomebuyers

Phone: (617) 349-4634

Email: homeownership@cambridgema.gov

North Suburban Consortium's 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

Website: cityofmalden.org/867/HOME-Program

Phone: (781) 324-5720 ext. 5731

Counseling/Educational Resources

Urban Edge

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

Website: urbanedge.org/program/first-time-home-buyer/

Phone: (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: csndc.com/housing/homeowner-services/

Phone: (617) 825-4224

Email: csndc.com/contact/

My Mass Home

- Service area: MA
- Information on affordable mortgage products, down payment assistance

Website: mymasshome.org

programs, and education and counseling resources

- Guided process for people at different stages of homebuying

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: metrohousingboston.org

Phone: (617) 859-0400

Urban Edge

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

Website: urbanedge.org

Phone: (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

Website: mass.gov/service-details/residential-assistance-for-families-in-transition-raft-program

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: csndc.com/housing/rental-services/

Phone: (617) 825-4224

Email: csndc.com/contact/

Metro West Collaborative Development Assistance Program

- Service area: Natick, Needham, Newton, Weston, and Wellesley

Website: metrowestcd.org/need-help/financial-assistance/

Phone: (617) 923-3505

- Housing search and counseling, financial planning and assistance (up to \$2,500 for housing related grants)

WATCH CDC Rental Assistance Programs

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

Website: watchcdc.org/rental-assistance-programs/

Phone: (781) 891-6689

Just a Start

- Service area: Cambridge
- Provides mediation services to help resolve housing related disputes
- Helps tenants facing eviction with emergency financial assistance

Website: justastart.org/housing/housing-assistance-programs/

Phone: (617) 918-7518

Email: ElizabethWinston@justastart.org

Emergency Housing Resources

Housing Families

- Service area: Greater Boston
- Housing, legal, youth, and wellness services for people facing homelessness
- Emergency shelter and permanent housing solutions

Website: housingfamilies.org/

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.org/home

Phone number: (617) 542-0338

Email: homestart@homestart.org

Neighborhood of Affordable Housing (NOAH)

- Service area: East Boston
- Various rental financing and counseling services
- Foreclosure prevention program

Website: noahcdc.org/

Phone: (617) 567-5882

Email: info@noahcdc.org

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: baycovehumanservices.org/**Phone:** (617) 371-3000**Email:** info@baycove.org**City of Boston Resources**

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

Website:boston.gov/departments/housing/services-those-experiencing-homeless**Phone:** (617) 635-3880**Email:** housing@boston.gov**Metro Housing Boston HomeBASE**

- 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)

Website: metrohousingboston.org/what-we-do/specialized-services/homebase/**Phone:** (617) 425.6700**Email:** homebase@MetroHousingBoston.org**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

Website:cambridgema.gov/Services/HomelessandEvictionPreventionServices**Phone:** (617) 349-6340**ABCD Mystic Valley Housing Services**

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

Website: bostonabcd.org/service/mobile-homeless-outreach-services/**Phone:** (781) 321-3431**Email:** housing@bostonabcd.org

Metro West Collaborative Development Watertown Emergency Assistance

- Service area: Watertown
- Income-restricted
- One time rental assistance, up to \$2,000, paid directly to landlord

Website: metrowestcd.org/need-help/financial-assistance/
Phone: (617) 923-3505 ext. 105
Email: robyn@metrowestcd.org

Housing Corporation of Arlington

- Service area: Arlington
- Small grants for individuals facing immediate housing crisis
- Can pay back rent, security deposit, or moving expenses

Website: housingcorporarlinton.org/homelessness-prevention/
Phone: (781) 859-5294 ext. 7
Email: rduran@housingcorporarlinton.org

Resettlement Resources for Refugees

Refugee and Immigrant Assistance Center

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

Website: riacboston.org/
Phone: (617) 238-2430
Email: riac@riacboston.org

Office for Refugee and Immigrants

- Service area: MA
- Various programs and services for refugees and immigrants

Website: mass.gov/orgs/office-for-refugees-and-immigrants
Phone: (617) 727-7888

Housing Locator Tools

- **City of Boston's Affordable Housing Metrolist:** 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:** search.housingnavigatorma.org/
 - Lists income-restricted properties throughout MA
 - Rental properties only
- **My Mass Home Find Tool:** mymasshome.org/find
 - Lists homes throughout Massachusetts
 - Filter by income and accessibility
 - Properties for sale only

- **City of Cambridge Homeownership Resale Pool:**
cambridgema.gov/CDD/housing/forapplicants/resalepool
 - Pool of applicants for affordable home resales
 - Preference for Cambridge residents
 - Rolling basis
- **City of Boston Neighborhood Homes Initiative:**
boston.gov/departments/housing/neighborhood-homes-initiative
 - Boston resident preference
 - Lottery application for Neighborhood Home Initiatives
 - General application
 - First-time homebuyer requirement and requires mortgage pre-approval

Energy Assistance Programs

Mass Save

Website: masssave.com/en

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

Action for Boston Community Development (ABCD)

Website: bostonabcd.org/service/fuel-assistance-2/

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

Phone: (617) 357-6012 (Boston, Brookline, and Newton) & (781) 322-6284 (Malden, Medford, Melrose, Everett, Winchester, Woburn, Stoneham)

MA Good Neighbor Energy Fund

Website:

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

magoodneighbor.org/assistance.html

Phone: (800) 334-3047

Resources for Homeowners

Home Repair Resources

Rebuilding Together

- Service area: Boston
- No cost repair services

Website: rebuildingtogetherboston.org/safe-and-healthy-housing

Phone: (617) 971-0058

Email: info@rebuildingtogetherboston.org

MassHousing

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

Website: masshousing.com/en/home-ownership/homeowners

Phone: (888) 843-6432

Email: homeownership@masshousing.com

City of Boston Home Repair Loan Programs

- Service area: Boston
- A variety of loan programs that provide Seniors and low-income households with financial assistance to repair their homes

Website: boston.gov/departments/housing/boston-home-center/quick-guide-home-repair-programs

Phone: (617) 635-4663

Email: homecenter@boston.gov

Codman Square Neighborhood Development Corp

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

Website: csndc.com/housing/homeowner-services/

Phone: (617) 825-4224

Community Economic Development Assistance Corporation

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

Website: cedac.org/find-out-if-you-qualify/

Phone: (866) 500-5599

Email: info@cedac.org

HRI Cambridge

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

Website: homeownersrehab.org/

Phone: (617) 868-4858

Email: info@homeownersrehab.org

Just a Start

- Service area: Cambridge
- Provides technical and financial assistance for home improvement and repairs

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

ABCD Weatherization Assistance Program

- Service area: Boston, Brookline, Everett, Malden, Medford, Melrose, Newton, Stoneham, Winchester, Woburn
- No cost weatherization repairs for people at or below 60% of federal poverty line

Website: justastart.org/housing/home-improvement-program/

Phone: (617) 918-7514

Email: EthanSolomon@justastart.org

Website:

newtonma.gov/government/planning/housing-community-development/westmetro-home-consortium/housing-rehabilitation-program

Phone: (617) 796-1148

Email: Ddesmarais@newtonma.gov

Website: cityofmalden.org/867/HOME-Program

Phone: (781) 324-5720 ext. 5729

Website: bostonabcd.org/service/weatherization-wap/

Phone: (617) 343-6419 (Boston), (833) 888-1326 (Outside Boston), & (781) 322-6284 (Mystic Valley)

Repair Resources for Older Adults/ People with Disabilities

ESAC Boston

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

Website: esacboston.org/

Phone: (617) 524-2555

Email: info@esacboston.org

NOAH Senior Home Repair Program

- Service area: East Boston, Charlestown, North End, West End
- Provide cost-free home repairs to senior and disabled homeowners

Website: noahcdc.org/

Phone: (617) 567-5882

Email: info@noahcdc.org

Needham Small Repair Grant Program

- Service area: Needham
- Income restricted
- Grants up to \$7,000 to help senior and disabled homeowners

Website: needhamma.gov/5670/Needham-Affordable-Housing-Trust-Fund

Phone: (781) 455-7550 ext. 72220

Email: asteinfeld@needhamma.gov

Foreclosure Prevention Resources

Urban Edge

- Service area: Boston
- Foreclosure one-on-one prevention counseling

Website: urbanedge.org/program/foreclosure-prevention-counseling/

Phone: (617) 989-9351

Email: gluc@urbanedge.org

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

Website: mass.gov/service-details/residential-assistance-for-families-in-transition-raft-program

Phone: (877) 211-6277

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: mass.gov/how-to/help-for-distressed-homeowners

Phone: (617) 956-1501

City of Boston Foreclosure Prevention

- Service area: Boston
- Foreclosure prevention counseling
- Contact partner agency for access

Website: boston.gov/housing/foreclosure-prevention-and-intervention

Phone: (617) 635-4663

Email: homecenter@boston.gov

ABCD Foreclosure Prevention

- Service area: Boston
- Foreclosure prevention counseling

Website: bostonabcd.org/service/foreclosure-prevention/

Phone: (617) 298-2045

Email: bianny.suncar@bostonabcd.org

Codman Square Neighborhood Development Corp

Website: csndc.com/housing/homeowner-services/

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

Phone: (617) 825-4224

Property Tax Exemption Resources and Applications

City of Boston	Residential exemption: boston.gov/departments/assessing/residential-exemption
City of Somerville	Residential exemption: somervillema.gov/departments/finance/assessing
Town of Arlington	Property Tax Relief Programs: arlingtonma.gov/departments/finance/assessor/personal-exemptions
Town of Belmont	Property Tax Relief Programs: belmont-ma.gov/2031/Property-Tax-Relief-Programs
Town of Brookline	Residential exemption: brooklinema.gov/161/Residential-Exemptions
City of Cambridge	Residential exemption: cambridgema.gov/Services/residentialexemption
City of Chelsea	Residential exemption: chelseama.gov/departments/assessor/taxpayer_applications.php
City of Everett	Residential exemption: cityofeverett.com/city-hall/departments/assessor/exemptions/residential-exemptions/
Town of Lincoln	Property Tax Relief Programs: lincolntown.org/1001/Property-Tax-Relief-Programs
City of Malden	Residential exemption: cityofmalden.org/602/Residential-Tax-Exemption-Program
City of Medford	CPA Exemption: medfordma.org/departments/assessors-office
City of Waltham	CPA and Residential exemptions: city.waltham.ma.us/assessors-department/pages/exemption-forms-guidelines
City of Watertown	CPA and Residential exemptions: watertown-ma.gov/634/Tax-Assistance-and-Deferral-Programs

Town of WellesleyCPA exemption: wellesleyma.gov/159/Tax-Relief-Programs**Town of Weston**CPA exemption: weston.org/156/Personal-Exemptions

Legal Resources

Greater Boston Legal Services

- Service area: MA
- Self-guided eviction interview which can prepare renters in responding to their eviction case

Website: gbls.org/MADE**Phone:** (617) 371-1234**Volunteer Lawyers Project**

- Service area: Greater Boston
- Provides legal assistance and referrals for renters facing evictions
- Also supports tenants in filing court documents against landlords for bad living conditions

Website: vlpnet.org/get-help/**Phone:** (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: masslegalhelp.org/housing-homelessness**Harvard Legal Aid**

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

Website: harvardlegalaids.org/do-you-need-help**Phone:** (617) 495-4408**City of Boston Office of Housing Stability**

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

Website:boston.gov/departments/housing/office-housing-stability**Phone:** (617) 635-4200**Lawyers Clearinghouse**

- Service area: MA
- Connects people who earn a low income with pro-bono lawyers
- Host legal clinics for people facing eviction and foreclosure

Website: lawyersclearinghouse.org/clinic-programs/**Phone:** (617) 544-3434 ext. 110**Email:**sthekkeparayil@lawyersclearinghouse.org

Mass Bar Lawyer Referral Service

- Service area: MA
- Connects people to lawyers for all kinds of legal issues
- Hosts Dial-a-Lawyer programs, where members of the public can call with legal questions

Website: masslawhelp.com/**Phone:** (617) 654-0400 or (866) 627-7577

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 ReStore

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

Website: 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 a social service agency, healthcare provider, faith community, or other organization

Website: householdgoods.org/**Phone:** (978) 635-1710**Furnishing Hope of MA**

- Service area: Greater Boston
- Provides donated furniture to families transitioning from homelessness
- Requires agency referral

Website: furnishinghopema.org/**Phone:** (857) 229-7528**Email:** info@furnishinghopema.org**Action for Boston Community Development**

- Service area: Boston
- Provides clothing and basic furnishings

Website: bostonabcd.org/service/clothing-and-essentials/**Phone:** (617) 348-6000**New Life Furniture Bank of MA**

- Service area: MA
- Provides furniture at no-cost to families transitioning from homelessness, victims of fire, and others that may need assistance

Website: newlifefb.org/need-furniture/**Email:** info@newlifefb.org

- 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)

Website: abedforeverychild.org/**Phone:** 781-595-7570 x16**Email:** tina@mahomeless.org**Mission of Deeds**

- Service area: Middlesex County, Essex County, Chelsea, Winthrop, and Revere
- Provides furniture, beds, households good at no cost
- Requires agency referral

Website: missionofdeeds.org/client-services/**Phone:** (781) 944-9797**Email:** info@missionofdeeds.org