

Survival Tips

Greater Boston Legal Services can help you get benefits

If you are having trouble getting the benefits to which you are entitled, contact Greater Boston Legal Services at (617) 371-1234. They can give you advice or representation to deal with the Department of Transitional Assistance (welfare) or a Housing Authority. They may help you directly, or refer you to another legal service. Their Housing Unit does not generally take public/subsidized cases until the eviction stage, except for some urgent cases such as homeless families. GBLS provides either a bilingual advocate or uses interpreters to communicate with non-English-speaking clients. If you don't live in the Boston area, they can refer you to legal services in your area.

You can also get legal advice on line at MassLegalHelp, www.masslegalhelp.org.

Food Programs

Project Bread can give you information about food stamps, and can tell you what food pantries and food kitchens are near you, and tell you food stamp outreach locations. They have translators in several languages. Call their FoodSource Hotline, 1-800-645-8333; TTY: 1-800-377-1292. Their hours are Monday through Friday 8:00 a.m. – 9:00 p.m.; Saturday 10:00 a.m. – 2:00 p.m. Their web site is projectbread.org

Food Stamps (SNAP)

Everyone has the right to apply for Food Stamps (now called SNAP, Supplemental Nutrition Assistance Program) at their local DTA office, on the Internet, by mailing in an application, or at other food stamp outreach locations. Call the DTA at [1-800-249-2007](tel:1-800-249-2007) for more information about food stamps or visit webapps.ehs.state.ma.us/DTAOffices/ to find your local DTA office. You can also call Project Bread's FoodSource Hotline at [1-800-645-8333](tel:1-800-645-8333) for help finding food resources in your area. You have the right to sign a paper application the same day you go into a DTA local office or sign an online application electronically.

You can also apply online by going <http://www.mass.gov/snap> and clicking on the link for the SNAP application. Then, click on "Apply" for the on-line application, or you can print out a paper application off the DTA website. If you do not want to apply on-line or do not have access to the Internet, you can ask DTA (at the number above) to mail you a copy and you can mail or fax it back after you fill it out.

You can get expedited (fast) food stamps if you have little or no income and assets, or if your shelter costs are higher than your income and money in the bank. This means that you should receive the benefits on an EBT card within 7 days of when DTA receives a signed application and screens you for expedited benefits. It is sometimes best to go in person if you need food stamps fast. DTA will ask for proof of who you are (your identity) and will ask you about your income, money in the bank, and expenses, to see if you qualify. You do not need a photo ID or birth certificate. If you do not have any proof of identity but you know your SSN, DTA can check your identity through your SSN and date of birth.

If you are not eligible for expedited food stamps, you can still get food stamps within 30 days of when you apply, if you meet the eligibility rules. You will need to be interviewed—either over the phone or in person—and provide proofs of your income, your address, and your immigration status (if you are not a U.S. citizen). You can self-attest to your shelter costs and

childcare expenses by writing them on the paper application or giving your worker a signed sworn statement. You can provide proof of your address in many ways, such as with a bill, your lease, an I.D., or government letter. You should receive a letter in the mail after you apply that tells you when your interview is scheduled. After your interview, you will also get a letter about the proofs you will need to send to your worker. Unless you need expedited food stamps, DTA does not count assets in deciding if you are eligible for benefits.

Be sure to tell DTA if you pay for childcare or before/after school fees, or if you pay for the care of a disabled adult so that you can work or go to school yourself. You can also claim the costs of travel (public transportation or a car) to and from childcare, after school programs, etc., at the federal mileage rate of 56.5 cents per mile. You can provide a sworn statement about your childcare costs. Claiming childcare expenses can increase your food stamps.

If anyone in your household is severely disabled or age 60 or older, they can also claim the cost of any out-of-pocket medical expenses to increase food stamps. Medical expenses that can be claimed include transportation to doctor appointments and pharmacies to pick up medication (at 56.5 cents per mile). It also includes Medicaid co-payments, Medicare premiums, over-the-counter health care supplies such as aspirin, hearing aid batteries, eye glasses, skin ointments, incontinence supplies, or any other medical supplies recommended by a health provider. It can also include alternative therapy costs not covered by MassHealth or Medicare (chiropractic, acupuncture, massage therapy, herbal remedies). You can also claim and prove the cost for service animals. You will need to provide proofs of your medical expenses, and a list of medical facilities you visit to claim transportation. If an elder (60+) or disabled household member has more than \$35/month in medical related expenses, you will get a deduction on your income, which means you could increase your food stamp benefits. **Claiming medical expenses can increase your food stamp benefits.**

College students may also qualify for food stamps if they are low-income and meet any of the following: a) the student gets any amount of federal or state work study, b) works an average of 20 hours a week, c) has children under age 12 or gets TAFDC, d) is disabled, e) is over age 49 or under 18, f) is enrolled in school through an Employment and Training Program or the Division of Unemployment. In addition, any students enrolled in community college programs may also qualify for food stamps if they are enrolled in a career or technical education major or certificate program, or if the college thinks their course of study will lead to employment. DTA has a form for community colleges to sign to verify the course of study of these students. Students or other young adults under age 22 who live at home with parents must be part of the parent's SNAP benefits.

If you are denied food stamps or disagree with the amount of your benefits, you have the right to question and challenge any decisions made by DTA that you disagree with. There is information on-line about food stamps and about how to appeal a denial of benefits: www.masslegalhelp.org. You can also contact the Legal Services office in your area for advice and legal representation.

3 Things You Need To Know About Photo EBT Cards

Massachusetts state law now requires that certain EBT cardholders be issued Photo EBT Cards with their picture. If you receive SNAP or cash benefits, you may get a letter from DTA about the new photo EBT card.

1. About half of SNAP households will have a photo EBT card.

Under state law, households will get a photo-less EBT card when the head of household is:

- ☑ Age 60 or older,
- ☑ Disabled or blind,
- ☑ Under age 19,
- ☑ A victim of domestic violence, or
- ☑ You have a sincere religious objection to a photo.

If you get a DTA letter about the photo EBT card, but you meet one of the above categories, call your DTA worker. You should be exempt from having a photo on your EBT card, unless you want one.

2. Every SNAP household member has the right to use the EBT card.

Stores cannot refuse to accept the EBT card from household members, such as spouses or older children. This is true even if their name or photo is not on the card. In addition, caregivers you authorize can also use your EBT card to food shop for you.

Just like a debit card, your PIN is what keeps your benefits safe and is your electronic signature. If the proper PIN is used, the shopper should be able to use the card.

3. Stores cannot treat SNAP recipients differently from other shoppers.

A store clerk cannot ask to see your EBT photo card unless they routinely ask everyone using credit or debit cards to show a photo ID. Also, stores that accept EBT cards cannot set up “SNAP-only” checkout lines or discriminate against SNAP households.

Federal rules protect the right of all authorized members to use the EBT card and to not be discriminated against.

For more information, contact Vicky Negus, Massachusetts Law Reform Institute, 617-357-0700 x 315

If a household member is not allowed to use the EBT card, or if you are being hassled or treated different from other shoppers, call your local Legal Services office. Go to www.masslegalhelp.org for more information.

Fair Foods

Fair Foods transports daily truckloads of grocery-quality fresh surplus food from industry to low-income communities in Massachusetts and southern New Hampshire. Bring your own bags for the food, which includes fruits and vegetables, to their Two-Dollar-A-Bag site. They do not require identification or income verification. They provide food to anyone who needs it, because there is more than enough to go around. Beyond keeping people from going hungry, Fair Foods provides the building blocks of a healthy life: fresh, affordable fruits and vegetables fifty-two weeks per year. Their headquarters in Boston are in Dorchester, telephone 617-288-6185. Their web site is www.fairfoods.org, which lists sites in the Boston area. In addition to the sites listed on their web site, there is a site called **A-MARKET** at 111 Seaver Street and Blue Hill Avenue in Roxbury. They are open every Saturday from 10:00 a.m. to 2:00 p.m.

Fair Shoes is a program to educate diabetics on the importance of healthy eating and activity, that helps diabetics on Medicare who qualify to get a free pair of therapeutic shoes and three pairs of custom-made insoles every year. The program is sponsored by Fair Foods, 617-288-6185.

Community Servings is a not-for-profit food and nutrition program providing services throughout Massachusetts to individuals and families living with critical and chronic illnesses. They give their clients, their dependent families, and caregivers appealing, nutritious meals, and send the message to those in greatest need that someone cares. Their goals are to help their clients maintain their health and dignity and preserve the integrity of their families through free, culturally appropriate, home-delivered meals, nutrition education, and other community programs. Call 617-522-7777; fax: 617-522-7770. Their web site is www.servings.org

Fuel Assistance for the winter months

Low-Income people can get help in paying for fuel. In Boston, Brookline and Newton, **ABCD** administers the federal fuel assistance program. Phone 617-357-6012, ext. 11. Assistance is for any form of heat — oil, gas, electric, wood, or kerosene. Help is given to those whose heat is included in the rent in non-subsidized housing. People with housing subsidies can get help if they pay for heat. Sign-up period is November 1 to April 30. Eligibility level is 60 percent of the medium income in Massachusetts— \$32,065 for a family of 1; \$41,932 for 2; \$51,798 for 3; \$61,664 for 4. For more details, see <http://www.bostonabcd.org/fuel-assistance-liheap.aspx>

Other benefits for people eligible for fuel assistance are weatherization (insulating your house against the cold), electrical audits, heating system repair/replacement. Low-income households applying for Fuel Assistance may also qualify for a Free Energy Audit via the associated, Weatherization program, without having to apply separately.

If you live outside of Boston, Brookline, and Newton, call the Department of Housing and Community Development Heat Line at 1-800-632-8175 and enter your zip code to find out the agency near you.

The Good Neighbor Energy Fund has provided energy assistance to hundreds-of-thousands of residents in temporary crisis who are struggling to pay their energy bills. It is available to any Massachusetts resident who, because of temporary financial difficulty, cannot meet a month's energy expense and is not eligible for state or federal fuel assistance. It is a cooperative effort between the participating energy companies in Massachusetts, The Salvation Army, which administers the Fund, and residents of the Commonwealth. This year's Fund disbursement is \$250 per eligible household per year.

To qualify for assistance from the Fund, an applicant's gross household income must fall between 60 and 80 percent of the state's median income levels. For example, a household size of 1 would need to have a total gross yearly income of between \$32,065 and \$42,753 to qualify. A household of 2 would need to have a yearly income of between \$41,932 and \$55,908 to qualify. A household of 3 would need to have a yearly income of between \$51,798 and \$69,063 to qualify. A household of 4 would need to have a yearly income of between \$61,664 and \$82,218 to qualify. To apply, please visit one of the 36 local Salvation Army offices throughout the state. For more information, call: 1-800-334-3047 if in the Eastern part of Massachusetts (serving area codes 508, 617, 781 and 978) or 1-800-262-1320 if in the Western part of the state (serving area code 413); or visit www.magoodneighbor.org

Mass Energy Consumers Alliance saves money on oil

You can save \$100 to \$300 on your heating oil by joining the Mass Energy Consumers Alliance for **\$20**, **\$10** for people on a fixed income, senior citizens, and retirees. It is free for anyone who has fuel

assistance. You need to provide a letter of approval from the fuel assistance agency and send it with your application. Members save from 15 to 30 cents a gallon off of the Massachusetts state average. Reliable full-service dealers will deliver your oil and service your system. Call them at 617-524-3950 or 1-800-287-3950 for more information, in English or Spanish. Their Web site is www.massenergy.org. They are at 284 Amory Street, Boston, MA 02130.

Help with electric and gas bills

Discounted Gas and Electric Rates and Budget Plans

Massachusetts gas and electric utilities must offer a Low Income Discount Rate. The only municipal-run utility company that offers discount rates on gas is Belmont Municipal. To be eligible for electric and gas discounts, you need to receive fuel assistance (LIHEAP) or other assistance under a government program that serves low-income households. Most families receiving Fuel Assistance should be enrolled automatically. Others who qualify should obtain an application from the utility and send it back promptly or simply call the company—the utility should enroll the household right away, and not wait to verify income. For winter 2013/2014, the income limit for eligibility for 1 person is \$32,065; for 2, \$41,932; for 3, \$51,798; for 4, \$61,664. For more information, visit www.masslegalhelp.org/housing/ut

Anyone can lower high winter utility bills with budget plans

Utilities offer level monthly payment plans. They estimate annual usage and divide that amount into 12 equal payments.

Any household can get a free “energy audit,” conducted by their utility company, listing ways to save on energy bills.

Protection against utility shut-offs

Winter months

During the winter months, gas and electric utility companies cannot shut off utilities for low-income households if those households would be without heat.

No Shut-Off for special people

Utility companies cannot shut off utilities for

anyone in the household over 65

low-income families with infants

people with serious illnesses who cannot afford to pay their utility bills

tenants whose landlords are responsible for utility bills

Apply by calling your utility company to register for shutoff protection. For the customer service number of your gas or electric company, see the Utilities Directory on the web site of Mass Resources, www.massresources.org/shutoff, or go the Department of Utilities list of Gas and Electric Companies that Serve your City or Town on that web site. If you need more information or have questions about your rights, call the Department of Public Utilities (DPU) at 1-877-886-5066.

Repayment plans

The major utility companies offer arrearage management payment plans. Eligible clients may have their utility debt forgiven up to \$1,500 per year while adhering to a structured payment plan. For more information, call your utility company.

Nation Grid gas clients — call 1-800-333-5325
NStar clients — call 1-866-315-2496

Income eligibility

Eligibility is 60% of the state's median income. For 1 person, \$32,065; for 2, \$41,932; for 3, \$51,796; for 4, \$61,664.

What to Do If You Are NOT Satisfied with the Utility's Response

The Consumer Division of the State's Department of Public Utilities (DPY) helps consumers resolve disputes with their utility companies. Call the Consumer Division at **1-877-886-5066** if the utility company makes it difficult to work out a repayment plan or threatens to shut off service where the household is protected from termination.

Help with the telephone bill

You can save on your telephone bill for local service with the telephone company's **Lifeline and Linkup** programs. Anyone on MassHealth, SSI, food stamps, TAFDC, fuel assistance, EAEDC, subsidized housing, or school lunch is eligible. Lifeline reduces monthly telephone bills up to \$18.39 a month if you use Verizon, and similar savings for other providers, and Link-Up Link Up provides qualified subscribers with a one-time discount off of the initial installation fee for one traditional, wire line phone service at the primary residence or the activation fee for one wireless phone service. Contact your local telephone company. You may apply for Link-Up assistance when placing an order for telephone service. You may also get a form from the worker at your program. The DTA or the Office of Fuel Assistance needs to verify that you are on one of those programs. Their web site is lifeline.myfamilymobile.com For households that do not participate in a qualifying public assistance program, the income limit for the Lifeline program is 135% of the federal poverty guidelines. For a family of 1, it is \$15,512; for 2, \$20,939; for 3, \$26,366; for 4, \$31,793.

Free cell phone

SafeLink Wireless is a government-supported program that provides a free cell phone plus a choice of three different calling plans for income-eligible customers. The process to qualify for Lifeline Service depends on the State you live in. In Massachusetts, you may qualify if...

1. You already participate in State or Federal assistance program such as SSI, Federal Public Housing Assistance, Food Stamps, MassHealth, EAEDC, TAFDC, fuel assistance, or school lunch,
AND
2. No one in your household currently receives Lifeline Service through another phone carrier.
3. You have a valid United States Postal Address. A P.O. Box is not acceptable.

In addition to meeting the guidelines above you will also be required to provide proof of your participation in an assistance program, or proof of your income level. To request an application, call 1-800-977-3768, or go online at www.safelink.com. You can also apply at your public library.

City Life/Vida Urbana is a 38-year-old bilingual, community organization whose mission is to fight for racial, social and economic justice and gender equality by building working class power through direct action, coalition building, education and advocacy. In organizing poor and working class people of diverse race and nationalities, they promote individual empowerment, develop community leaders, and are building a movement to effect systemic change and transform society. Their roots are in promoting tenant

rights and preventing housing displacement. In response to the devastating impact of the foreclosure crisis on communities in Boston, they launched a major campaign in 2007, the Post-Foreclosure Eviction Defense campaign to help keep people facing foreclosure in their homes. Victories won by hundreds of organized families have created public and political pressure, which is driving legislative reform and has inspired the emergence of similar campaigns across the region.

In 2011, a grant from the Open Society Foundations' Neighborhood Stabilization Initiative has made it possible for them to expand this effort beyond Boston. They are now working closely with groups in four other cities and towns within Massachusetts and Rhode Island that have begun to replicate this model. Through regional and national presentations and trainings, CL/VU is extending its impact. CL/VU maintains its core commitment to movement building and working across issues through staff and members' active participation in numerous peace and justice coalitions.

They are located at 284 Amory St., Jamaica Plain, MA 02130. If you need their help or if you want to join their organizing, call them at 617-524-3541. Their email is info@clvu.org. Their web site is www.clvu.org. Fax 617-524-3555.

Work requirement for TAFDC recipients

Sometimes DTA puts pressure on workers to get more parents who receive TAFDC to hold down a job or do work activities of 20 to 30 hours per week. If you are being pressured by your welfare worker to do something you are unable to do, such as hold down or search for a job or another activity for some or all of the hours, ask your legal services office for help. You may be eligible to be exempt from the work requirement or time limit, or you may be eligible for a "good cause" exception.

Going to an education or training program counts toward the work requirement for a total of twelve months. Most kinds of adult education and job training programs count. College programs, including 4-year college, can also count. (You need to major in something that will lead to a job.) Time spent in education and training when you are exempt from the work requirement does not count against your 12 months. If you need more than 12 months, check with Legal Services. There are various ways you may be able to get more time. The fact that a program will last more than 12 months is not legal grounds for DTA to refuse to count it for at least 12 months.

For people in shelter, DTA must treat housing search as fully meeting the work requirement, as long as the housing search you do meets the requirements of the Emergency Assistance (EA) shelter rules or, for non-EA shelters, the shelter's rules — no matter how many hours of housing search you do. However, the current Commissioner is denying extensions of the 24-month time limit to some families that need them on the grounds that they "should" have done more than housing search, even though not required to at the time. Legal services may be able to help, but if you can do another activity, it would be safer, since any family could end up needing TAFDC longer than 24 months.

DTA is not supposed to lower or stop your benefits under the work requirement or your DTA Employment Development Plan if you have good cause, such as:

- * you don't have suitable child care in place;
- * you don't have affordable and reliable transportation;
- * you need to do housing search because you can't stay where you are currently living
- * even though you didn't find your own activity, DTA hasn't given you a community service site that is suitable for you and that will take you;
- * you are sick, injured, or disabled (this might give you the right to be completely exempt);

- * you have to care for a family member who has an illness or disability (this might give you the right to be completely exempt);
- * you have a family crisis, an emergency or other compelling circumstance beyond your control;
- * you don't want to stay at or accept a job that: violated minimum wage laws; discriminated on the basis of age, sex, race, religion, ethnic origin, or physical or mental disability; violated health and safety standards; or was available due to a strike or lockout.

Also, DTA is not supposed to lower or stop your benefits without first giving you a chance to talk about whether any good cause reasons apply. If you think DTA made a mistake in lowering or stopping your benefits, quickly file an appeal and contact your local Legal Services Office for help. Faxing your appeal to DTA's Division of Hearings no later than the day before your benefits are supposed to stop or be lowered gives you the right to keep getting your full benefits until your case is resolved or there's a hearing decision. Call to be sure your fax was received.

Help with housing problems

ABCD in Boston gives housing counseling for people going through eviction, or housing court. Their Housing Court Advocacy (HCA) program is part of the Housing and Homelessness Prevention Department's array of homelessness prevention and stabilization programs. This program helps low and moderate income households living in Boston prevent eviction, maintain their tenancy, and understand their tenant's rights and responsibilities. Their number is 617-348-6347. Their web site is www.bostonabcd.org/housing.search

The HCA program staff advocate for tenants before and during court proceedings to help maintain their tenancy by:

- . Educating clients on their rights and responsibilities
- . Ensuring clients' rights are observed in the courtroom
- . Supporting clients during mediation with a landlord or property manager
- . Providing clients with external resources to help maintain their tenancy

When a tenant receives a 14- or 30-day Notice to Quit or is summoned to appear in the Boston Housing Court, Housing Court Advocates may assist the tenant during recertification, eviction, and grievance panel hearings. On an individual basis, HCA staff support clients before and during the court process and seek legal assistance when necessary.

If you face housing discrimination . . .

Fair Housing Center of Greater Boston is the only comprehensive fair housing organization working to eliminate housing discrimination and promote open communities throughout the region. The FHCGB pursues its mission in Suffolk, Norfolk, Middlesex, Essex and Plymouth counties through offering a full tool kit of fair housing services: Housing Counseling, Testing, Case Advocacy, Training, Community Outreach, Policy Advocacy, and Research. Funded by the U.S. Department of Housing and Urban Development, foundation and corporate donors, and individual supporters, the FHCGB works to break the silence surrounding housing discrimination, to offer recourse to people harmed by discrimination, and educate and inform housing professionals and residents of their rights and responsibilities. They are

located at 262 Washington Street, 10th floor, Boston, MA 02108. Phone: 617-399-0491. Email: info@bostonfairhousing.org; Web site: www.bostonfairhousing.org

Do you want to help make things better?

If you would like to join other people in making improvements in policy for TAFDC, food stamps, emergency assistance (including family shelters), or housing, there are groups working on these issues who would love to have you join them. They are:

Family Economic Initiative works on issues related to TAFDC (welfare for families with children). They meet once a month at Greater Boston Legal Services, 197 Friend St., Boston. Contact Elizabeth Toulan, 617-603-1626, for more information.

The Massachusetts Coalition for the Homeless works on issues related to housing and homelessness. They also do advocacy for individuals and families who are at risk for or are experiencing homelessness. The Coalition holds monthly membership meetings in Boston. Contact Kelly Turley 781-595-7570, ext. 17 for more information.

The Food Stamp Coalition works on food stamp (now called SNAP) access barriers and a range of state and federal anti-hunger policy issues. They meet once a month in Boston. Contact Pat Baker at Mass Law Reform Institute, pbaker@mlri.org or at 617-357-0700, ext. 328 for more information.

Get money back from Earned Income Tax Credit

You may be eligible to receive up to \$5,460 from the Earned Income Tax Credit (EITC), the tax refund for working people, if you have two children, **\$6,143** if you have three children. You earned this money, so don't let your refund go unclaimed.

Who can get the EIC and how much is it worth?

Single or married people who worked full-time or part-time at some point in 2013 can qualify for the EIC, depending on their income. College students who have a work-study job can get EIC.

- Workers who were raising one child in their home and had income of less than \$38,511 (or \$43,941 for married workers) in 2013 can get an EIC of up to \$3,305.
- Workers who were raising two children in their home and had income of less than \$43,756 (or \$49,186 for married workers) in 2012 can get an EIC of up to \$5,460.
- Workers who were raising three or more children in their home and had income of less than \$46,497 (or \$52,427 for married workers) in 2012 can get an EIC of up to \$6,143.
- Workers who were not raising children in their home, were between ages 25 and 64 on December 31, 2013, and had income below \$13,980 (or \$19,190 for married workers) can get an EIC up to \$496.

If you would like to get an estimate of how much you might be entitled to get back, go to the EITC web site at www.cbpp.org/eic2014/calculator.

You can get EITC Advance Payments in your paychecks. To get EITC Advance payments, give a W-5 form to your employer. You can get the W-5 from your employer, or by calling the IRS at 1-800-TAX-FORM (1-800-829-3676). If you have a checking account, you can have your EITC refund deposited directly.

Some people pay money to a private tax company like H&R Block to get help in filing their tax form or to get the money right away. Rather than do that, try to get free advice. Keep the money in your pocket, or save it and use it to build a better future for you and your family. ABCD runs 13 tax preparation sites in Boston. To find the tax preparation site nearest you, go to <http://masscashback.ehs.state.ma.us>.

A family's earned income tax credit payments do not count as income in determining eligibility or benefit levels for TAFDC, Medicaid, food stamps, SSI, work experience activities (such as community service), or public housing.

To figure your EITC, use a special worksheet included as part of the EITC instructions in form 1040, 1040A, or 1040EZ.

Massachusetts workers get an extra state credit worth 15% of their federal credit. You can order a tax form and get more information by calling 617-887-6367 or 1-800-392-6089. Their web site is www.mass.gov/dor.

The Child Tax Credit: An extra tax break for working families!

The Child Tax Credit (CTC) is a federal tax credit worth up to \$1,000 for each qualifying child under age 17 claimed on the worker's tax return. To be eligible for the CTC refund, a single or married worker must:

- have a qualifying child under age 17;
- have taxable earned income above \$3,000, and
- have either a Social Security number or an Individual Taxpayer Identification Number. Immigrant workers with either type of number may be able to claim the CTC refund.

Eligible families can get up to \$1,000 for each qualifying child under age 17 claimed on their tax return.

To get the Child Tax Credit refund, file a federal tax return—Form 1040 or 1040A, but not 1040EZ.

Some families can get the credit even if they owe no income tax. This is called the Additional CTC refund. To find out if you are eligible for this, file form 8812. This form must be attached to the tax return for a family to receive the CTC refund.

Working families can get both the Child Tax Credit refund and the Earned Income Credit. Neither the Earned Income Credit or the Child Tax Credit refund counts as income in determining eligibility for any federal, state or local benefits such as food stamps, SSI, or child care financed even in part by federal funds.

WHO GIVES HELP?

Where can you go for help with rent, food, money, utilities or fuel assistance when your welfare or SSI money runs out, or when you have been kicked off of welfare because of time limits?

The United Way First Call for Help is a good place to begin looking. They can give you information and a referral. Call them at 211. They are open day and night, seven days a week. They have interpreter

services for up to 140 different languages. The United Way also has a **Substance Abuse Help Line**, 1-800-327-5050. They can also give information on **H1N1 or seasonal flu**. They are open 24 hours a day.

Catholic Charities: With 15 sites throughout Greater Boston, Catholic Charities is able to provide a wide range of support, including food pantries, rent and mortgage assistance, utility assistance, assistance in providing furniture, baby supplies, clothing and other necessities, and seasonal and holiday assistance for families who cannot afford a warm meal at Thanksgiving or gifts for their children at Christmas. For a list of their food pantries, click on www.ccab.org/pantries.html; for a list of their basic needs sites, click on www.ccab.org/basic.html. For a list of their locations, click on www.ccab.org

Salvation Army: Housing and Homeless Services

Group homes, emergency shelters, and transitional living centers provide housing on a temporary basis for varying amounts of time. They:

- serve the homeless by providing food and overnight lodging.
- provide educational, counseling and vocational services to homeless and destitute individuals and families for extended periods.
- address long-term specific issues of youth for whom family care is undesirable or unavailable. Education, counseling, health care and specific training seek to meet the needs of such groups as pregnant teens, emancipated minors, and wards of the juvenile court.
- address specific health or societal driven needs of particular populations.
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Family service programs help families and needy individuals with emergency food, housing, utility assistance and other needs.

Salvation Army programs vary with local needs. For information on specific programs and locations, contact your local Salvation Army Corps Community Center by doing a zip code search on their website's Location field at www.salvationarmyusa.org

ABCD in Boston gives housing counseling for people going through eviction, or housing court. If Boston residents have a letter of eviction from the landlord or a summons for housing court, the counselor will assess if there are any funding opportunities. They also do mortgage and foreclosure counseling. They offer housing search workshops that focus on how to apply for Boston Housing Authority and other subsidized housing. Their number is 617-348-6347. Their web site is www.bostonabcd.org/housing.search

Family Aid Boston (formerly Travelers Aid Family Service), 617-542-9482, has a program to provide short-term emergency shelter to Boston families in crisis, working in collaboration with the Mayor's Hotline.

There is also a homeless prevention program for Boston families to help pay back rent, if funds are available, and the agency provides shelter and stabilization services for homeless families referred from the Massachusetts Department of Housing and Community Development. They have an employment service to assist families in their programs with finding jobs, advancing their careers, and furthering their education.

Call for eligibility requirements, Monday through Friday, 8:30 AM–4:30 PM. Staff bilingual in Spanish translation are available. Their web site is www.familyaidboston.org

Local towns: Some organizations operate on a town-by-town basis. Their numbers can be found in the phone book, or by dialing 411. These include local churches and civic clubs, including: Kiwanis, Elks, Lions, Knights of Columbus, Rotary, Quota, Jaycees, and The Masons.

Help for Veterans

Veterans can get some help at their local Veteran's Services. The federal Department of Veterans Affairs has published a book that lists benefits, Federal Benefits for Veterans and Dependents. It is available online at www.va.gov/opa/publications/benefits.book.asp

Housing and homelessness

If you are experiences homelessness or at imminent risk . . .

The Department of Housing and Community Development (DHCD) in Massachusetts offers services and money to families experiencing homelessness at their Division of Housing Stabilization offices, located at DTA offices. They assess your situation and try to help you work out a plan to avoid or exit homelessness. If you are a pregnant woman or family with children under the age of 21 and need shelter, a worker will help you. If you are an unaccompanied adult, you can apply for a shelter bed directly through a shelter provider. An online list of adult shelter providers can be found online at <http://www.mahomeless.org/get-help/single-adult>.

HomeBASE “Household Assistance”

Household Assistance is part of the HomeBASE program for homeless families with children and pregnant women who have no place to stay. To get Household Assistance, you need to apply for and be otherwise eligible for Emergency Assistance (EA) shelter. Household Assistance is up to \$4,000 a year. The money is to help your family move into or keep short-term housing. The \$4,000 can pay expenses for you to move somewhere else, to help you stay with someone you know, or to help you stay where you are now. DHCD will make these payments to a landlord, utility company, or moving company or in the form of payments to your host — not to you.

Household Assistance may not be the right answer for your family. You can still get EA shelter if you need it and your family meets the current eligibility standards for the EA program.

If you go into a shelter, you will get help looking for housing you can afford for a longer time. You may be able to get HomeBASE rental assistance later to help you exit shelter.

Are you sure \$4,000 is enough money to keep your family in housing for one full year? If the whole \$4,000 is spent before the end of 12 months and you end up homeless again, you will not be able to get any more help from HomeBASE for the rest of the 12-month period, under current rules. Separate resources, however, may be available.

How will Household Assistance affect the family you are staying with? Your host's landlord must agree that your family can stay before Household Assistance will be approved. You may have to be added to the lease. Your host's rent may go up. If Household Assistance pays all of your host's rent or utilities, it could be counted as income for your host. Your host may get fewer benefits, such TAFDC, EAEDC, or SSI.

You can file an appeal if you feel you were forced to take or wrongly denied Household Assistance. Contact legal services or someone else you trust for advice or for help with your appeal.

If you have questions about HomeBASE, you can call DCHD's Recipient Services Line: 1-877-418-3308. You can also call the Homeless Family Call-in Line at the Massachusetts Law Reform: 617-357-0700 x376 or the Massachusetts Coalition for the Homeless: 781-595-7570. To find your local legal services program, call the Legal Advocacy & Resource Center: 1-800-342-5297 or go to www.MassLegalHelp.org/find-legal-aid

Residential Assistance for Families in Transition (RAFT) Homelessness Prevention Program

If you and your family are at imminent risk of homelessness, you may be eligible for Residential Assistance for Families in Transition (RAFT), a state-funded homelessness prevention program administered by the Massachusetts Department of Housing and Community Development (DHCD) and the statewide network of Housing Consumer Education Centers (HCECs). For state fiscal year 2014, which began on July 1, 2013, RAFT currently is funded at \$10 million. The program is targeted to families with children under the age of 21 and/or pregnant women with incomes at or below 50% of area median income, with at least 90% of the funds for families at or below 30% of area median income. Eligible families may receive up to \$4,000 in a 12-month period to pay for expenses to avoid homelessness or rapidly exit homelessness. In the Boston area, RAFT is administered by **Metropolitan Boston Housing Partnership's HCEC**, 617-425-6700.

The HCEC provides limited financial assistance when available (such as RAFT), and they can help with other types of housing resources and advocacy year-round. **If you are a homeowner and would like to talk with their foreclosure counselor, contact Stephen Freeman at 617-425-6761.** More information is on their website, www.mbhp.org.

Massachusetts Coalition for the Homeless, 781-595-7570, provides information and advocacy, and lobbies for better policies for families, adults, and unaccompanied youth who are at-risk or experiencing homelessness. In Boston, the Coalition advocates work with community health centers, public schools, and early intervention programs to provide homelessness prevention services. The Coalition also operates a furniture bank for households exiting homelessness into housing and other low-income households. The Mass. Coalition for the Homeless is located at 15 Bubier Street, Lynn, MA 01901. Their website is: www.mahomeless.org. They have a lot of information and materials there.

Boston residents who are homeless after 5:00 p.m. and on weekends, can call the Boston Mayor's Hotline at 617-635-4500, for information and referral. During weekday hours, call the Emergency Shelter Commission at 617-635-4507 for information and referral. Families with children and pregnant women can apply for shelter benefits through the Department of Housing and Community Development's Division of Housing Stabilization. In Boston, DHCD has staff in the same building as the DTA office at 2201 Washington Street, Dudley Square, Roxbury, phone 617-989-6100.

Free furniture/household goods

The Massachusetts Coalition for the Homeless runs a furniture bank for families and individuals from across the state who are transferring from a shelter to an apartment, are in a doubled-up situation after losing housing, have been referred by the DCF, DTA, or emergency shelter, or are homeless due to domestic violence. The furniture bank also provides blankets and other household goods, when available. Furniture is donated and is in good condition. Call the Donations Assistance Program at 781-595-7570, ext. 13. A staff person loads the furniture on to a truck, but the organization does not provide a truck. They

are located at 15 Bubier Street, Lynn, MA 01901. Their web site is www.donations@mahomeless.org. Their web site lists other furniture banks in Massachusetts.

Craigslist online has free furniture and other items. It lists by region. Click on “free stuff.”

Health care

MassHealth

MassHealth is the Massachusetts version of Medicaid. It is a public health insurance program for eligible low and medium-income residents of Massachusetts. People who receive TAFDC, SSI, or EAEDC are automatically eligible for MassHealth, and disabled people are eligible. To find out if you are eligible, call 1-888-665-9993 (TTY: 1-888-665-9997) and request an application, or download the application on their website, MassResources.org. Use the online MassHealth Eligibility check to see if you might qualify for benefits. To find a doctor or a dentist, or other health care provider in your area, call MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648).

Commonwealth Care

Commonwealth Care is a health insurance program for low and moderate-income residents who don't have health insurance. Commonwealth Care members get free or low cost health services through managed care health plans. There are several health plans to choose from. Private health insurance companies offer the plans. Some plans cost more than other plans.

To apply, call 1-877-623-6765 (TTY 1-877-623-7773). You can download the application at Commonwealth Care Application (Medical Benefit Request). You can get help with your application at helpmeapply@bmchp.org. Also, you can call the Health Care For All Helpline at 1-800-272-4232 to get help filling out an application over the phone.

You can get an application at your health center or hospital.

The Health Safety Net is a program for Massachusetts residents who are not eligible for health insurance, do not have coverage for all medically necessary services, or can't afford to buy it. The Health Safety Net is sometimes called Free Care. The goal of the Safety Net is to make sure that all Massachusetts residents can get health care when they need it, regardless of income.

People of any income with large medical bills that they cannot pay are also eligible. Your citizenship or immigration status does not affect your eligibility. For low-income residents, the Health Safety Net (Free Care) pays for medically necessary services at Massachusetts community health centers (CHCs) and hospitals. To be covered, services must be on the MassHealth Standard list of covered services. The Safety Net pays all of the cost, or part of the cost, depending on age and income. The Safety Net also helps families with medical hardships who do not have enough income to pay their medical bills.

Most people must file a MassHealth application to get Health Safety Net (Free Care) benefits. You can file your application at a community health center (CHC) or hospital, or you can send your application directly to MassHealth. If you are applying for Medical Hardship, you must file a Special Circumstances Application (SPCA) at a CHC or hospital. You can call the Help Desk at 1-877-910-2100 for more information, or go to their web site at www.massresources.org/hsn.html

MCPHS Pharmacy Outreach is a free, confidential service available to all Massachusetts residents who are seeking information regarding their medications, and may be able to refer them to places that would help them pay for their medication. Whether you are having difficulties affording your medications or want to know what the side effects are to your prescriptions, MCPHS Pharmacy Outreach can help. By calling a toll-free help line at 1-866-633-1617, visiting our walk-in center at 25 Foster Street, Worcester,

MA, or accessing our web site (<http://www.massmedline.com>), patients will receive information about their medications, prescription drug coverage, including the Medicare Drug benefit, and assistance with accessing affordable prescription drug programs. They are available Monday through Friday 8:30 a.m.-5 p.m.

Questions about health care?

Call Health Care For All's helpline at 1-800-272-4232. Health Care for All is a non-profit Massachusetts advocacy agency that promotes affordable and comprehensive health coverage for all groups. Their work combines policy analysis, information referral, personal and legal advocacy, community organizing and public education. They give help by phone or by email. They do not take walk-ins. Their website is: www.hcfama.org. They are located at 30 Winter Street, 10th floor, at Downtown Crossing, Boston.

Health care for the homeless

Boston Health Care for the Homeless program provides health care for homeless men, women, and children in the greater Boston area at clinics, overnight and day shelters, family and domestic violence shelters and Boston hospitals. They have a Respite Program for homeless individuals who are not sick enough to be in the hospital, but too sick to be on the street or in a shelter. Call 857-654-1000, or visit one of their sites, for more information. Their web site is www.bhchp.org. They are located at 780 Albany Street, Boston.

Medical equipment for disabled children

Pass it On gives pediatric medical equipment for disabled children up to age 22, including wheel chairs, standers, gait trainers, daily living aids, and related equipment. They will pick up and drop off items from eastern Massachusetts to Worcester. While the equipment is free, they ask for help in paying for transporting the equipment, on a sliding scale. Call 1-800-267-6768. Their web site is www.passitonforkids.org. They are open 9 a.m. to 4 p.m., Monday through Wednesday.

Help with children's clothing

The Children's Clothing Exchange, a program of Solutions at Work, is at the Roosevelt Towers Housing Complex, 391 Evereteze Way, Cambridge, MA 02141. Phone (617) 576-0039. Open Tuesdays 10:00-4:00; Wednesdays 10:00 – 8:00, and Thursday 11:00 a.m. - 4:00 p.m. and the second and fourth Saturdays of most months from 10:00 – 4:00.

You trade your child's outgrown clothing, books, toys, and gear for age appropriate items. If you do not have children's items to trade, you can volunteer your time to earn credits that you can use to receive items for your child. They have professional clothing for women and men who are entering a job, by appointment and referral. Families in crisis don't need to exchange on their first visit. Free children's books and toys and baby strollers and car seats are available.

They have a large, cheerful play space that kids are welcome to use while their parents browse for items. They also offer free arts and crafts on the second and fourth Saturday of most months from 11:30 a.m. until 2:30 p.m. Children's Clothing Exchange participants are welcome to join at no charge. Others are welcome for a suggested donation of \$10 per child and/or a donation of children's clothing.

Their web site is solutionsatwork.org/our-program

Free and low-cost legal help

Harvard Legal Aid Bureau, 617-495-4408, provides free legal services to low-income people. They specialize in housing law, including individual evictions from public and private apartments; family law, including divorce, child custody, paternity visitation and support issues; government benefits law, including appeals of the denial or termination of welfare and food stamps, unemployment, or social security disability benefits; and wage and labor law, including nonpayment or underpayment of wages. They are located at 23 Everett St., Cambridge, MA 02138. They are open from 9 to 5 Monday through Friday. Call for an appointment. Their web site is www.harvardlegalaid.org

The National Lawyer's Guild's Lawyer Referral Service provides affordable legal assistance to low to middle-income people by matching individuals with attorneys. Referrals are free of charge. They do not provide free legal services, but attorneys provide a free initial phone conversation. Fees are sometimes negotiated on a case-by-case basis. Referrals can be placed in English or Spanish, and attorneys are available who speak a wide variety of languages.

Their hours are Monday through Thursday, 10:00 – 4:00. Call 617-227-7008. Referrals can be placed online 24/7. They serve the Massachusetts area. Information on legal issues and contacts for pro-bono legal assistance can be found on their website www.NLGLawyerreferralservice.org

Disability Law Center of Massachusetts, 617-723-8455 or 1-800-872-9992, provides legal advocacy on disability issues to people in Massachusetts who have a wide range of physical, psychiatric, sensory and cognitive disabilities. DLC serves individuals who experience discrimination, abuse or neglect, or denial of services because of their disability. They handle access to community services, special education, health care, disability benefits, and rights and conditions in facilities. DLC does not handle general legal problems such as obtaining a divorce, filing for bankruptcy, or trust and estate issues. They are at 11 Beacon St. #925, Boston, MA 02108. Their web site is www.dlc-ma.org.

Help available for immigrants

Greater Boston Legal Services at 617-371-1234 represents immigrants.

The Massachusetts Immigrant and Refugee Advocacy Coalition (MIRA) provides trainings, advocacy, and information to promote the rights and integration of immigrants and refugees. They involve an active membership of 130 organizations. They do not provide services to individuals, but can refer people to one of their member organizations. Call 617-350-5480. Their web site is www.miracoalition.org

The Irish International Immigrant Center has supported Irish immigrants since 1989 and has grown into a multiservice center for people from 120 countries helping them find their place in our multicultural society. Promoting civic engagement and facilitating cultural integration, they work in the US and also in Ireland. Advocating for social change, their vision is one of an integrated society in which all people are treated with respect, dignity and enjoy equal opportunities and protections. They give legal assistance in the following areas: Adjustment of status; Consular Processing; Deferred Action for Childhood Arrivals (DACA); Employment authorization; Family-based petitions; Naturalization/Citizenship; Temporary Protected Status. They give legal help in filings with USCIS. Their non-legal services include ESL, legislative advocacy, psychological or psychiatric services, referral to other services, social services. They are located at 100 Franklin St., Lower Level, Boston, MA 02110. Phone 617-542-7654. For more information, visit their website <http://www.iiicenter.org/>

Catholic Charities Refugee and Immigration Office, 617-464-8100, helps refugees, asylees, and Cuban and Haitian parolees (people who have been detained by the U.S. Department of Justice and are now on

parole). Their services include: cash assistance, employment assistance, case management, English classes, and social service referrals. They also have ESOL (English for Speakers of Other Languages) classes.

Asylees can receive services for eight months. It is best to ask for services within the first month after getting asylum status, when they are eligible for more services such as cash assistance and employment services. They are located at 275 W. Broadway, South Boston, MA 02127. Their web site is www.ccab.org/refugees

The Political Asylum/ Immigration Representation Project (PAIR) is a nationally recognized *pro bono* model that works to secure safety and freedom for asylum-seekers who have fled from persecution throughout the world and to promote the rights of immigrants unjustly detained. PAIR provides hope and a new beginning to asylum-seekers, torture survivors and immigration detainees.

PAIR was formed in 1989, a coalition of legal services agencies, civil rights and civil liberties organizations, and bar associations responded to meet an emergency need for legal representation of 83 workers, mostly from El Salvador, whom the INS arrested at the Suffolk Downs racetrack in Revere, Massachusetts.

The **Asylum Program** is the leading program in Massachusetts to recruit, mentor and train attorneys from private law firms to represent without charge low-income asylum-seekers who have fled from persecution throughout the world. The goal of this program is to secure safety for people who have tried to exercise freedoms we take for granted: the right to express opinions, freedom of speech and assembly, or the right to practice a religion.

The **Detention Program**, launched in 1990, is the only immigration legal services program with negotiated access to all three major ICE detention centers in Massachusetts. PAIR has advised and represented over 1,000 immigration detainees who originally came from throughout the world. PAIR accomplishes this work through staff attorneys, fellows, *pro bono* attorneys from the AILA New England Chapter and private practices, and five law school immigration clinical programs.

Call for an appointment, 617-742-9296. Their web site is www.pairproject.org

Community Legal Services and Counseling Center, 617-661-1010, 1 West St., Cambridge, provides legal aid and affordable psychological counseling services to low-income individuals and families in the Greater Boston area. These include free legal services in the areas of domestic violence and abused children, individuals, families, and senior citizens at risk of homelessness, people with disabilities, and refugees and immigrant victims of torture, gender-based violence, and other types of crimes. Counseling fees are assessed on a sliding scale basis. Call the office for information on specific services. Their web site is www.clsacc.org

Help for parents under stress

The Parental Stress Line (Parents Helping Parents) is a toll-free hotline to give support to parents who are under stress. It is available for 24 hours a day, 7 days a week. They have parent support groups, which are anonymous and confidential. Call 1-800-632-8188.

Higher Education

American Student Assistance can help you find scholarships if you are income eligible, choose a college, complete admission and financial aid applications, get your college admission fee waived, and get advice on paying for college. You can talk with an advisor, use their computers to find scholarships, and look through their resource books — all free of charge.

There are Student Assistance centers in Boston, Brockton, Chelsea, and Cambridge. The Boston phone number is 617-536-0200 (in the Concourse level of the Boston Public Library). They are open 9-6:30 Monday-Thursday and 9-4:30 Friday and Saturday. The Brockton phone number is 508-586-3100. The Chelsea phone number is 617-823-4720. The web site is www.asa.org/plan

Urban College of Boston (UCB)

UCB is a two-year college that provides inner-city residents who might otherwise never go to college a highly supportive environment that integrates a college education with career preparation and skill development, and both encourages and enables students to transfer to four-year institutions to complete their bachelors degrees. It offers courses in multiple languages, including Spanish and Chinese.

It is located at ABCD (Action for Boston Community Development) at 178 Tremont Street, Boston, MA 02111, phone 617-348-6325. Through its connection with ABCD, UCB offers students extensive support services (including day care, referral health services, personal counseling and job placement) that enable them to stay in school and complete their degrees. The college serves as a “feeder system” for students from literacy, GED, adult education, Head Start (parents and staff) and youth programs into higher education. ABCD, in turn, serves as a “feeder system” to UCB, with many ABCD employees studying at the college or providing referrals to it.

The Urban College offers college credit for job-training and staff development programs, creating a direct link between these programs and the world of higher education. The college also provides relevant internship opportunities for students. Urban College is authorized to provide federal Pell Grants to eligible students.

Scholarship help for low-income women

The Patsy Takemoto Mink Fellowship each year gives scholarships of \$3,000 to assist low-income women to achieve an educational objective. The fellowship is named for the woman who represented her native Hawaii in the U.S. Congress. She fought against welfare reform in Congress. Her daughter Gwendolyn Mink, author of *Welfare's End*, established the fellowship, along with Patsy Mink's husband, to honor her deceased mother. To apply, go to their web site at www.patsyminkfoundation.org/edsupport.html

Education and Training

St. Mary's Center for Women and Children, 617-436-8600, at Uphams Corner in Dorchester, MA, offers innovative and family-centered programs for women and children who have experienced trauma and are living in poverty. They provide shelter, clinical and educational services, job training, employment placement, and search for affordable permanent housing. Their GRLZ.org program operates an on-campus web-based broadcasting station and builds social, academic, and work competencies for at-risk girls. Their web site is www.stmaryscenterma.org

Project Hope — Free Adult Education, Child Care and Health Care training programs

Project Hope's programs include basic literacy, GED preparation, career advising, transition to college support, case management, leadership development, and English for Speakers of Other Languages. They offer a basic **adult education** to more than 80 low-income women a year. They train low-income women for **childcare careers**. They offer free Health Care training programs for entry-level health care positions, in partnership with community health organizations.

Interested Candidates: Read the [Open House Information](http://www.prohope.org/openhouse_faq.htm) at www.prohope.org/openhouse_faq.htm and complete the [Registration Form](#). If you have questions, please call 617-442-1880 ext. 218 to leave a message. A staff member will return your call.

YMCA Training, Inc.

This is a 5-month training program for jobs in Medical Office, Insurance, Banking, and Administrative and Office support. There are internship opportunities in an 8-week internship. There is assistance in job matching and job search. There are long-term partnerships with major employers.

Extra services include: ESOL English Pronunciation classes; additional tutoring in computers, math, and writing; individual mentors help each trainee and graduate prepare for and conduct successful a job search; support and referrals for medical, counseling, child care, housing, legal, and CORI issues.

The program hours are from 9am-4pm, Mon thru Friday. Must have a High School diploma or GED. This is a professional environment with a dress code.

To apply, call David Pina at 617-542-1800, ext. 128. Their web site is www.ymcaboston.org/traininginc

Emergency birth control

In the United States, anyone of any age can purchase Plan B One-step emergency contraception over the counter at most pharmacies, and health centers. Costs vary from \$30 to \$65. You need to be 17 or over to buy Next Choice, One Dose and My Way without a prescription. If you are 16 or younger, you will need a prescription to get those pills.

If you have had unprotected sex or think your birth control method has failed, you can use the “morning-after-pill” to prevent pregnancy. Just ask your pharmacist for Plan B One-Step. Emergency contraception works best if taken as soon as possible and within 5 days after sex. If you are sexually active, it is good to have it on hand just in case. If a pharmacy refuses to give you the pill, call the Emergency Contraceptive Hotline, 1-888-not-2-lat (1-888-668-2528), or go to the Emergency Contraception Website, ec.princeton.edu. The Website gives the name of a pharmacy near you where you can get the pill.

More useful information

The DTA Recipient Services Office is very helpful in giving information about policy and what you are entitled to. Call 1-800-445-6604.

DTA regulations are available on the Web: www.state.ma.us/dta.

Benefits for Massachusetts residents

MassResources.org describes state and federal benefits available to Massachusetts residents.

Childcare benefits regulations and other information are available on the Web at www.mass.gov/eec, which is the website for the state Office of Child Care Services.

Coming Home: Directory: A Resource Directory for Ex-Offenders Returning to Greater Boston Communities is a comprehensive resource book published by the Crime and Justice Institute. It is available online at www.cominghomedirectory.org. The directory is published by the Crime and Justice Institute, 617-482-2520, ext. 130.

Elder Resource Guide is published by the Brookline Council on Aging and the Brookline Senior Center. It contains a wealth of information for elders. It is available online at www.brooklinema.gov. Click on “Departments,” “Council on Aging,” and “Elder Resource Guide.”

Do you have a Criminal Record? Do you have trouble finding jobs or housing because of your CORI? If you have a CORI and need information about jobs, housing, sealing your record, mistakes on your CORI or other problems, call the Legal Advocacy and Resource Center at 617-603-1700. For more information about CORI law, visit www.masslegalhelp.org/cori.

The Massachusetts Alliance on Teen Pregnancy Benefits Access Line, for teen parents and people who work with them. They answer questions about welfare, food stamps, housing, childcare or other services in your area that teens and their children might be eligible for. Call 617-482-9122, x2.

Jane Doe, Inc. A hot line, sponsored by the Mass. Coalition Against Sexual Assault and Domestic Violence, helps people who are sexually assaulted or fleeing from domestic violence. Call (617) 248-0922.

National Network of Abortion Funds

If you need an abortion but are unable to pay for it, the National Network of Abortion Funds may be able to help you. Visit their website at naf.org

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Note: We have checked this information carefully and believe that it is correct at the time of writing, January 2013. However, things sometimes change. Agencies sometimes use up their money or change their policies. We will check the information again before we print another issue, so subscribe to *Survival News* for the latest survival tips, or go to their web site, survivorsinc.org! These Survival Tips were compiled by Betty Reid Mandell. If you have questions about this information, or if you have a useful survival tip, she can be contacted by phone at 617-327-4219, or by email at mmandell@curry.edu.

