

A Guide for Advocates Working with Survivors of Domestic and Sexual Violence

Economic Rights and Resources in Rural Western Massachusetts

Hampshire County



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Originally developed by B Bradburd

For more information about this guide or the information in it, please contact

MA Rural Domestic and Sexual Violence Capacity Building Program: @ 413-586-7525

With grateful acknowledgement to:

The Economic Security for Survivors Task Force of the Massachusetts Rural Domestic and Sexual Violence Project (MRDSVP) in 2014:

Amy Waldman (MRDSVP)

Cheryl Rogers (NELCWIT)

Janis Broderick (Elizabeth Freeman Center)

Marianne Winters (Safe Passage)

Wendy Berg (Community Legal Aid)

Carolyn Muzzi (MA Department of Revenue)

Nicole Kreisberg (American Institute for Economic Research)

Trish Bonica (Fund for Economic Security & Safety)

Holly Kosisky (Community Action)

JAC Patrissi (The Carson Center at Valley Human Services)

Sheridan Haines (Governor's Council to address Sexual Assault and Domestic Violence)

Terry Person (Jane Doe Inc.)

Mindy Domb (Amherst Survival Center)

Christine Diani (Montague Catholic Social Ministries)

Monica Moran (Southern Hilltown Domestic Violence Task Force)

Gail Bobin (Hilltown Safety at Home)

B Bradburd (MRDSVP)

And Wendy Kane (Community Legal Aid), Naomi Meyer (Greater Boston Legal Services), Michael Morelli (Community Legal Aid), Carrie Love (Community Legal Aid), Patricia Walsh-Ollari (Volunteer Lawyers Service), Courtney Clemente (Community Legal Aid), Kate Shapiro (Franklin County Court Service Center), Jennifer Redfern (Hampden County Legal Clinic), Pat Baker (Massachusetts Law Reform Institute), Benjamin Cluff (Dept. of Public Health), Steve Connor (Hampshire Veterans' Services), Suzanne Garrow (Massachusetts Women's Bar Association), and Sayra Owens Pinto (HarborCOV). Revised by Olivia Tarmey in July 2019.

Note on Who This Guide is For

We designed this guide to be used by advocates for survivors of domestic and sexual violence when working directly with survivors. It is written to address the point of view of the survivor.

Note on How to Use This Guide

We recognize that you (the survivor) may need very specific technical assistance when applying for certain benefits or accessing certain resources. This guide is designed to give you a sense of what resources are available to you. For each resource listed, we recommend getting in touch with the contact provided for more information and assistance. For advocates that are working with immigrant survivors see separate “I-Guide”

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Who can I call for help concerning domestic or sexual violence?

DOMESTIC VIOLENCE and RAPE CRISIS CENTERS

Domestic violence and rape crisis centers in the area offer many services to survivors and their non-offending family members. All services are free and confidential. Contact your local center for help with things like:

- 24/7 hotline
 - crisis walk-in assistance (M-F)
 - advocacy at the hospital (or police station) after a sexual assault
 - safety planning
 - emergency shelter
 - emergency food, transportation, clothing or phone
 - understanding the behaviors of people who abuse
 - individual counseling and support groups
 - court advocacy
 - housing and medical advocacy
 - help getting public benefits
 - language assistance
 - help getting legal assistance for family law issues
 - help with employment, education, and finances
 - bilingual counselor/advocates (Spanish)
 - special services for immigrants and refugees
 - special services for people with disabilities
 - LGBTQ-friendly services
 - child advocacy
 - supervised visitation
 - youth prevention education
-
- 1. [**Behavioral Health Network \(BHN\) The Carson Center for Human Services**](#) (formerly known as Valley Human Services) – Individual and group services for those who are questioning the health of their relationships or who are or were in a destructive relationship. Also provides a wide array of behavioral health and rehabilitation services.
 - Call (413) 586-6141 for Center for Adults and families
 - Call (413) 586-1421 for Center for Children and Youth
 - Office in Westfield and Ware
-
- 2. [**Center for Women and Community \(Hampshire County\)**](#) – a multicultural campus-based center. Offers 24/7 hotline, counseling, legal and medical advocacy, Latina community services, support groups, teen services, economic workshops, and more. Office is located on UMass campus, Amherst.
 - Call the office M-F 9-5: (413) 545-0883 (voice)
 - 24-Hour local hotline: (413) 545-0800 (voice)
 - 24-Hour TTY hotline: (413) 577-0940
 - 24-Hour local long distance hotline (888) 337-0800
-
- 3. [**Elizabeth Freeman Center \(Berkshire County\)**](#) -- Offices in Pittsfield, North Adams, and Great Barrington.
 - 24-Hour hotline: (866) 401-2425 (voice/TTY).

- Main Office: (413) 499-2425
 - www.elizabethfreemancenter.org
- 4. **[Hilltown Safety at Home](#)** – a program of **Hilltown Community Health Centers (for hilltowns in Hampshire and Hampden Counties)** – Domestic violence advocacy for hilltown residents. The Advocate can work with people on the phone or in person. The Advocate can also help friends and family members who are trying to support a loved one who is being abused.
- Call the Advocate’s cell, (413) 387-3120
 - <https://www.hchcweb.org/connect-to-services/service-we-offer/community-programs/domestic-violence-victim-advocacy/>
 -
- 5. **[Llamanos](#)** – a Spanish language hotline operated through the YWCA of Western Massachusetts.
- (800) 223-5001
- 6. **[NELCWIT \(Franklin County and North Quabbin\)](#)** – Office and visitation center in Greenfield and a satellite office in Orange. Hotline services are available in English and Spanish.
- 24 Hour hotline: (413) 772-0806 (voice/TTY)
 - 24-Hour Toll-Free hotline: (888) 249-0806 (voice/TTY)
 - Main Office (413) 772-0871
 - www.nelcwit.org
- 7. **[The Network/La Red](#)** – free services for survivors of partner abuse in lesbian, gay, bisexual, queer and/or transgender (LGBQ/T), SM/kink, and polyamorous communities. Services include hotline, advocacy, and support groups (including call-in, phone-based support groups). All services are free, confidential, and bilingual (English & Spanish). Office located in Boston, but have phone based support groups.
- 24-Hour Hotline: (617) 742-4911 (voice)
 - 24-Hour Hotline: (617) 227-4911 (TTY)
 - 24-Hour Toll-Free Hotline: (800) 832-1901
 - www.tnlr.org
- 8. **[SafeLink hotline \(statewide hotline\)](#)** – 24/7 toll-free hotline with information on where shelter space is available in the region. Calls are free, confidential, and anonymous. Advocates are multilingual and have access to translation services. www.casamyrna.org/
- 24-Hour Toll-Free Hotline: (877) 785-2020
 - 24-Hour Toll-Free TTY hotline: (877) 521-2601
- 9. **[Safe Passage \(Hampshire County\)](#)** – Office in Northampton.
- 24-Hour hotline: (413) 586-5066
 - 24-Hour Toll-Free hotline: (888) 345-5282 (voice/TTY)
 - Main office: (413) 586-1125
 - www.safepass.org
- 10. **[The Salasin Project](#)** – Provides individual support and opportunities to build community to survivors of domestic violence and their families. Group activities include Dance and Movement (in collaboration with The Recover Project), Women’s Writing, Women’s Art, and F.U.N Families United Network. Located in Greenfield.
- (413) 774-4307 Monday through Friday 9:00am-5:00pm

- 11. [Womanshelter/Compañeras \(Hampden County\)](#) – In addition to domestic violence and rape crisis services, offers support groups in English and Spanish, and teen services. Office located in Holyoke.
 - 24-Hour Toll-Free hotline: (877) 536-1628
 - www.womanshelter.org/

- 12. [YWCA of Western Mass \(Hampden County\)](#) – Has Spanish-language and English-language Hotlines. In addition to domestic violence and rape crisis services, also offers childcare, job training, and a residential substance abuse and mental health program. www.yvworks.org
 - *Llamanos* Statewide Spanish-language Hotline (M-F, 11a-5p): (800) 223-5001
 - 24-Hour Toll-Free English-language Hotline: (800) 796-8711 (voice/TTY)
 - 24-Hour English-language Hotline: (413) 733-7100 (voice/TTY)

Are there intimate partner abuse education programs (IPAEP) in my area?

Intimate Partner Abuse Education (formerly known as Batterers Intervention Programs) listed by county:

Hampshire County:

- 1. [Proteus Batterer Intervention Program](#) – DPH-certified batterer intervention program with meetings in Ware, MA. For men who are referred by the courts or who are looking to improve their relationships.
 - Call (413) 579-7570 for information or to schedule an intake.
<https://bhninc.org/domestic-violence/intimate-partner-abuse-education/>

CASH BENEFITS AND RIGHTS WHEN APPLYING¹

Where can I get cash assistance to help support me and my child(ren)?

TAFDC (Transitional Aid to Families with Dependent Children)

What it is:

- cash benefit, health insurance, and childcare vouchers/slots

Who it is for:

- low-income families with dependent children, pregnant women with due dates within 4 months, and pregnant teens meeting school attendance and living arrangement requirements (assistance is available for entire pregnancy)

Where to apply:

- Your local Department of Transitional Assistance (DTA) office
- Use the [online finder](https://eohhs.ehs.state.ma.us/dtaoffices/) (<https://eohhs.ehs.state.ma.us/dtaoffices/>) or call (800) 249-2007 to find the office nearest you. Currently, there is also an unlisted [satellite office](#) in North Adams: (413) 663-1145 or (413) 663-1154.

Where to get help applying:

- Your local domestic violence and rape crisis center

Where to get help appealing a negative decision:

- [Community Legal Aid](#) at (855) 252-5342 and www.communitylegal.org (see Legal Resources section)

TAFDC – Domestic Violence Unit and Waiver

What if following certain welfare rules would put me or my family at risk?

1. DTA has a **Domestic Violence Unit** to help survivors get TAFDC benefits safely. The DV Unit Specialist for your area can advocate for you within DTA and can help you waive certain welfare rules that may put you or your family at risk (see #2 below).

- Contact your local DTA Domestic Violence Unit Specialist for more information. As of the date this guide was updated, these are:
 - Jane Lindfors – (413) 773-3418 – is the Western Mass. Regional Coordinator of the DTA DV Unit and works with survivors in the Greenfield DTA office
 - Mirian Chavez – (413) 552-5420 – works with Spanish-speaking survivors in Western MA, as well as survivors getting or applying for benefits through the Holyoke or Greenfield DTA office

¹ Note: if you are a veteran or the spouse/child/parent of a veteran and you are in need of cash assistance, see the Veterans Benefits section of this guide to see if you are eligible for the MA Veterans Benefits and Services program ("Chapter 115"), which provides more money than other cash assistance programs (for example, TAFDC).

- o Jovan Stovall – (413) 858-1308 – works with survivors getting or applying for benefits from the Pittsfield, Springfield, and Western Mass. Regional offices
- o Sherondia Mckenzie-Elliott - (413) 858-1155 – works with survivors getting or applying for benefits from the Pittsfield, Springfield, and Western Mass. Regional offices

2. Domestic violence waiver – If meeting TAFDC requirements would put you or your family at risk, you can ask that these requirements be waived. For instance, you can request a waiver from the work program, the time limit, the family cap, and/or others.

2a. This is important: Family cap exception - If you had a child with your abuser while getting or having gotten TAFDC, you should contact the TAFDC DV Unit to ask about getting a family cap exception so you can receive benefits for that child! See the segment on the TAFDC family cap exception below.

2b. You also can ask the state not to collect child support from your ex (“[good cause claim](#)”) – To receive TAFDC, DTA requires you to sign over your right to collect child support payments to the state. But if efforts to collect child support would put you or your child at risk of physical or emotional harm, or if the child was conceived as a result of incest or rape, then you can “claim good cause” for refusing to cooperate with the state. If DTA decides you have good cause, no efforts will be made to obtain child support.

- Discuss your options with a domestic violence advocate
- Contact your local DTA Domestic Violence Unit Specialist to request a domestic violence waiver or claim good cause

TAFDC - Maximum Monthly Benefit

How much money could I get from TAFDC, if I am eligible?

3. **TAFDC maximum monthly benefit** – The table below shows the maximum amount you can get, based on household size. The amount you will be eligible for depends on your income; whether you live in subsidized or unsubsidized housing; whether you are exempt from work requirements or not; and your legal immigration or US citizenship status.

Household size	Living in Subsidized (Public) Housing current as of September 2014	Living in Unsubsidized (Private) Housing current as of September 2014
1	\$388	\$428
2	\$491	\$531
3	\$593	\$633
4	\$691	\$731
5	\$792	\$832
6	\$896	\$936
7	\$997	\$1,037
8	\$1,097	\$1,137
9	\$1,197	\$1,237
10	\$1,298	\$1,338
Incremental	\$105	\$105

*Note: In the month of September, you get an extra \$350 in TAFDC benefits for each eligible child under 19 years old, as a clothing allowance (see clothing allowance description under “TAFDC – additional benefits” below)

TAFDC and my kids: What is the family cap? And when does it not apply?

TAFDC – Family Cap Exception

4. **Family cap exception because of domestic violence or sex that was not your free choice** - If you become pregnant while already getting or having gotten TAFDC, normally you would not be able to get TAFDC for that future child (this is called the family cap rule). But if it was not your free choice to have sex or become pregnant or if there is some other good reason (like domestic violence) or extraordinary circumstances (like your birth control not working) or if you need the benefits to stay safe, you can apply for the Family Cap Exception to receive those benefits.

- 4a. **Another Option: Family Cap Exception because child was born during an extended period when you were not receiving TAFDC** – If you a) went off TAFDC for more than 20 months, b) your TAFDC case was closed for at least 12 consecutive months, and then c) you went back on TAFDC but received fewer than 10 months of TAFDC before the baby was born, then that child is eligible for the family cap exception and can receive benefits.

➤ See DTA’s [Family Cap Exception/Waiver Request form](#). Talk with a domestic violence advocate about your options. Your local DTA Domestic Violence Unit

Specialist can also help you.

- If you sign Part IV of the [Family Cap Exception/Waiver Request form](#), you are telling DTA that you choose not to claim this exception. Do not sign Part IV, if you think you may be eligible for this exception.

TAFDC and my kids: Can I get TAFDC if I am the primary caregiver of a young person but not her/his legal guardian?

TAFDC – Primary Caregiver

5. Primary caregiver: If you are the primary caregiver and a close relative, adoptive relative, or step-relative of a child under 19 living in your home, you can apply for TAFDC for yourself and the child. You do not have to have legal custody or guardianship of the child.

What other benefits am I or my family eligible for through TAFDC?

TAFDC – Additional Benefits and Exemptions

6. Relocation benefit - Up to \$1,000 if you are moving into a new home after living in shelter 60+ days. Note: DTA does not give this money to you. You give DTA signed statement from the vendor or landlord indicating the amount due, and then DTA makes payments to the vendor(s) on your behalf.

6a. What will the relocation benefit cover? – Things that help you secure housing - like advance rent, security deposit, rent arrearage, utility arrearages or deposit, storage, and/or moving expenses.

7. Crib and layette allowance - \$300 for babies under 6 months old who are eligible for TAFDC (not available for family cap children). You can use for anything associated with the cost of an infant, not just a crib.

8. Clothing allowance - In September, you receive \$350 for each TAFDC-eligible child (under 19 years old) in your household. If you are already on TAFDC, you don't have to apply – the allowance is automatic. The clothing allowance is also available for parenting or pregnant teens.

8a. If you are not on TAFDC, it is easier to be eligible for TAFDC in September – The limit on how much money you can make and still be eligible for TAFDC (“income eligibility standard”) is higher during the month of September because of the clothing allowance.

Why it can be worth to apply for September TAFDC benefits, even if you don't anticipate your income changing:

- You get cash assistance for the month of September (though you probably won't receive it until October, because the application process takes time)

- If your income drops in October to below the eligibility standard, you will remain eligible for TAFDC cash assistance
- Once you are on TAFDC (if you hadn't been on TAFDC for the 4 months prior), you can claim income exceptions that mean you may be able to remain eligible for continuing benefits (see "TAFDC and earning income" section below)

9. Funeral and burial costs - In the event of the death of a loved one, you may be eligible for up to \$1,100 for costs of \$3,500 or less.

10. Transportation allowance - If you are in an Employment Services Program activity through DTA, you may be eligible for a \$40/month transportation allowance.

11. Rent/mortgage allowance - If you pay for private, unsubsidized housing, you are eligible for a \$40/month rent or mortgage allowance.

12. Moving out of state - In the past, funding was sometimes available for DTA to help pay transportation costs if you needed to move out of state. (Note: if you move out state, you will lose your benefits in Massachusetts). As of the writing of this guide, funding has not been available recently, but check with your domestic violence advocate in case funding becomes available.

13. Health and childcare coverage after TAFDC - If you lose your TAFDC because your income increases, your MassHealth coverage continues for another 12 months, and you are still eligible for childcare (for 12 months if you're working, or 6 months if you're in a training program). Plus, after that, you may be eligible to skip the waitlist and be "rolled over" to subsidized childcare.

14. Discount rates on utilities and telephone services - If you are receiving TAFDC, you may be eligible for discount rates on utilities if your utility company is "[regulated](#)" - check your utility bills to make sure you are getting the discount rate. And you are also eligible for SafeLink Lifeline (free cellphone and minutes).

- To apply for discount utility rates, call your gas and/or electric company to see if you're on the discount rate. If not, ask for an application from each company you get services from. For more information, visit www.masslegalhelp.org/income-benefits/utilities-discounts
- To apply for Safelink Lifeline, visit www.safelinkwireless.com

Am I eligible for a disability exemption?

15. Disability exemption - You may be eligible for a disability exemption from TAFDC's limit and work requirements if you have a disability expected to last 30+ days **AND**

- ✓ You are an SSI or Social Security disability recipient, **OR**
- ✓ The Disability Evaluation Service determines that you meet the requirements for SSI, **OR**
- ✓ Your condition matches the signs, symptoms and test results in DTA's list of medical impairments, **OR**
- ✓ Your impairments reduce your ability to work considering your age, education, and work experience.

15a. **Disability can be physical or mental or a combination of physical and mental disabilities** - You may be disabled if you suffer from migraine headaches, asthma, cancer, severe arthritis, or back pain. You may also be disabled if you suffer from depression, anxiety, or post-traumatic stress disorder.

15b. **If your disability makes it hard to apply for benefits-** DTA has a duty to accommodate your disability. This accommodation can include extra help, extending deadlines, changing requirements or modifying the rules, and auxiliary aids.

TAFDC and earning income: how can I keep more of any income I am earning while on TAFDC?

TAFDC – Earned Income Deductions and Dependent Care Costs

16. **Income exceptions (also known as earned income disregards)** - If you are earning income and are receiving TAFDC (or if you apply, pass the income eligibility tests, and qualify for TAFDC, and you have not received TAFDC within the last 4 months), DTA will not count the following in your total income:

16a. \$150/month deduction for work expenses, plus:

16b. If you are exempt from the time limit, \$30 + $\frac{1}{3}$ of what is left after the \$150 and \$30 deductions

16c. If you are subject to the time limit, \$30 + $\frac{1}{2}$ of what is left after the \$150 and \$30 deductions

Note: there is a different formula for “TAFDC-ineligible” immigrants, who are receiving TAFDC for their child(ren) but not themselves.

17. **Dependent care deductions** (including transportation for childcare) - You can deduct dependent care costs (including the cost of transportation to and from childcare) up to \$200/month per dependent, depending on the numbers of hours you work and the age of the dependent(s).

I have been denied TAFDC benefits or had my benefits cut or stopped. What do I do?

TAFDC – Appealing a Negative Decision

18. **Right to appeal a benefits decision** - If your request for benefits is denied or your benefits are reduced or stopped, you have the right to appeal by requesting a Fair Hearing.

➤ Contact [Community Legal Aid](http://www.communitylegal.org) at 1-800-649-3718 or www.communitylegal.org (see Legal Resources section) to see if they can help you with your appeal.

18a. **Appeal before the change in benefits to get aid paid pending** - If you appeal a change in your benefits before that change takes place, you can get aid paid pending. (If you lose the appeal, you will have to pay back the aid you received while your appeal was pending – the amount will be recouped at a rate of 10% of your grant each month if you continue to get benefits. If you aren’t continuing to get benefits, they will bill you.)

18b. **How to appeal in general-** You must appeal by the 90th day after the date of the notice (the 120th day if you are appealing based on DTA worker misconduct).

➤ Fax your appeal to DTA's Division of Hearings at fax #: (617) 348-5311. (Your advocate can help you fax your appeal and call to confirm it was received. See below).

18b-1. Then call the Division of Hearings the next day at telephone #: (617) 348-5321, to confirm that they received the appeal. (The appeal will be routed through DTA's Electronic Document Management Center (EDMC) in Taunton to a designated box for the Division of Hearings. This process can take up to 24 hours). If you have signed a release and filed it with DTA, your advocate can make this call if you prefer.

18b-2. Your appeal does not require a signature, just your name and address. So with your permission, your advocate could fill it out and fax it in.

EAEDC (Emergency Assistance to Elders, Disabled, and Children)

What cash assistance is available to MA residents whether or not they have children? (Also see SSI section)

What it is:

➤ **Cash benefit (not as much money as TAFDC) and health insurance**

Who it is for:

➤ **low-income individuals who are elderly, disabled, caring for a disabled household member, and/or in a Massachusetts Rehabilitation Commission program, and who have very few resources and low income**

Where to apply:

➤ **Your local DTA office**

Where to get help applying:

➤ **Your local domestic violence and rape crisis center**

Where to get help appealing a negative decision:

➤ **[Community Legal Aid](#) at (855) 252-5342 or www.communitylegal.org (see Legal Resources section)**

What counts as a disability for EAEDC?

EAEDC – How DTA Defines Disability

1. **Eligibility** - You may be eligible for EAEDC if you are: disabled with a mental or physical disability that is expected to last 60+ days and substantially reduces your capacity to work; or

caring for someone who is disabled; or 65 or older; in a Mass. Rehab program; or certain children and their caretakers who are not eligible for TAFDC because they do not meet the TAFDC relationship requirement.

1a. **Mass Rehab Commission** – If you are taking part in a Mass Rehab Commission training and/or rehabilitation program, you will not have to prove your disability when applying for EAEDC.

1b. **Medical report** – If you are applying for EAEDC assistance because you are disabled and you are not in a Mass Rehab Commission program, your medical provider has to fill out an [EAEDC Medical Report](#) verifying your disability as part of your application.

1c. **If you do not have a doctor or health care provider** – Ask your advocate for help finding a doctor or health care provider (see the Health Care section in this guide for help). DTA will pay for the medical evaluations needed to complete a Medical Report, including diagnostic tests.

1d. **Right to a Temporary MassHealth card** - You can ask your DTA worker for a temporary MassHealth card when you apply, to pay for your medical visits and any tests you will need to demonstrate eligibility for EAEDC.

2. **Disability** - Disability includes physical impairments, mental health impairments, or a combination of impairments. Factors determining your ability to work or not (disability) include: past work experience, education level, and non-diagnosable factors, such as pain.

2a. **Mental health counts!** - 50% of state residents who receive EAEDC for a disability are receiving it for a mental health impairment, such as depression or PTSD.
EAEDC - Maximum Monthly Benefit

How much money could I get from EAFDC, if I am eligible?

3. **EAEDC maximum monthly benefit** – The table on the following page shows the maximum amount you can get, based on household size. The amount you will be eligible for depends on your income; your living situation (whether you have shelter costs); whether other members of your household are getting TAFDC or EAEDC; and your legal immigration or US citizenship status.
<http://www.massresources.org/eaedcbenefits.html>

EAEDC Maximum Monthly Benefit

Living Arrangement	Household Size	Monthly income
You live alone. Or, you live with your spouse or children who do not get TAFDC or EAEDC. You have shelter costs.	1	\$303.70
	2	\$395.10
	Each additional household member	+ 91.60
You live with your spouse who gets TAFDC for your stepchild(ren)	1	\$91.60
	2	\$183.20
	Each additional household member	+ \$91.60
You live with your spouse who gets EAEDC personally or TAFDC for a young extended family member. You have shelter costs.	1	\$202.50
	2	263.40
	Each additional household member	+ \$61.10
You live in a halfway house or an institution like psychiatric hospital, licensed nursing home, or residential treatment center.	1	\$72.80
You do not have a place to live or you live in a shelter during the night. You have no shelter costs	1	\$303.70
	2	\$ 395.10
	Each additional household member	+ \$ 91.60
You live in a licensed rest home, also known as a residential care facility.	1	The facility's monthly rate plus \$78.20
You live in a therapeutic community center.	1	\$196

I have been denied EAEDC benefits or had my benefits cut or stopped. What do I do?

EAEDC – Appealing a Negative Decision and Applying for SSI²

4. You can re-apply at any time (including while you are appealing a previous decision) – If you are denied benefits or your benefits are stopped, you can both appeal the decision and re-apply for benefits at the same time. This is your right.

4a. Your advocate may need to help you exercise this right – Because of how DTA's computer system works, DTA workers may be reluctant to take your re-

² Note: As of January 2015, DTA is in the process of amending its regulations, partly in response to the new welfare law enacted as Chapter 158 of the Acts of 2014 (St. 2014, c. 158). This Guide does not reflect those amendments.

application while the case you are appealing is also open. But it is your right to do so. Ask your advocate to talk with DTA if necessary, or contact Community Legal Aid at (855) 252-5342 or www.communitylegal.org (see Legal Resources section).

4b. **If you are applying for EAEDC benefits because of your disability, you can get benefits before your application hearing (this is called “presumptive eligibility)** – When you turn in your EAEDC application (including a Medical Report filled out by your medical provider), DTA will automatically put you on EAEDC benefits until they can do a hearing. Regardless of what DTA decides at the hearing, you get to keep the benefits you received while waiting for the hearing. So, if you feel you were wrongly denied EAEDC benefits, you should appeal (in case it takes a while to re-apply) and also re-apply.

5. **Appealing a negative decision** - If your request for benefits is denied or your benefits are reduced or stopped, you have the right to appeal by requesting a Fair Hearing.

➤ Contact [Community Legal Aid](http://www.communitylegal.org) at 1-800-649-3718 or www.communitylegal.org (see Legal Resources section) to see if they can help you with your appeal.

5a. **Appeal before the change in benefits to get aid paid pending** - If you appeal a change in your benefits before that change takes place, you can get aid paid pending. (If you lose the appeal, you will have to pay back the aid you received while your appeal was pending – the amount will be recouped at a rate of 10% of your grant each month if you continue to get benefits. If you aren’t continuing to get benefits, they will bill you.)

5b. **How to appeal in general** - You must appeal by the 90th day after the date of the notice (the 120th day if you are appealing based on DTA worker misconduct).

➤ Fax your appeal to DTA’s Division of Hearings at fax #: (617) 348-5311. (Your advocate can help you fax your appeal and call to confirm it was received. See below).

5b-1. Then call the Division of Hearings the next day at telephone #: (877) 382-2369, to confirm that they received the appeal. (The appeal will be routed through DTA’s Electronic Document Management Center (EDMC) in Taunton to a designated box for the Division of Hearings. This process can take up to 24 hours). If you have signed a release and filed it with DTA, your advocate can make this call if you prefer.

5b-2. Your appeal does not require a signature, just your name and address. So with your permission, your advocate could fill it out and fax it in.

6. **Supplemental Security Income (SSI)** - If you are eligible for EAEDC (state benefits), you are required to apply for federal Supplemental Security Income (SSI) benefits, which have stricter requirements but provide more money. See the SSI section in this guide

How can I increase the amount of EAEDC assistance I receive?

EAEDC – Rent and Car Rules

- 7. Paying rent may qualify you for a higher benefit** - If you are receiving EAEDC, you can often qualify for a higher benefit if you are contributing to the rent costs (for instance, if you are staying with a friend, you may be able to qualify for a higher benefit by paying your friend a portion of the rent).
- 8. Vehicle value (or asset) limit and accommodation** - In determining your eligibility, EAEDC counts the value of your vehicle as an asset if that value is over \$1,500 (without loans), which makes your benefit smaller. But there's an exception - if you need the vehicle due to your disability, you can ask for accommodation for a vehicle worth more than that, which would mean you could receive more money each month.

What other benefits am I eligible for through EAEDC?

EAEDC – Additional Benefits

- 9. MassHealth Basic health insurance** - If you are receiving EAEDC, you are automatically eligible for three different kinds of MassHealth care depending on age, citizenship, or immigration status and disability.

- ✓ MassHealth Standard
- ✓ CarePlus
- ✓ Family Assistance.

All three types of MassHealth cover inpatient hospital services; outpatient services in hospitals, community health centers, dental clinics, and family planning agencies; certain home health services; lab testing; x-rays; prescription drugs; medical equipment; mental health and substance abuse services; and eyeglasses and hearing aids.

- 10. Relocation Benefit** – Up to \$1,000 may be available for EAEDC households with children if they are moving into a new home after living in a domestic violence or emergency shelter for 60+ days. This benefit is a holdover from a previous program (it was not removed from the regulations when the old program ended).
- 11. Crib and Layette Allowance** - \$300 for babies under 6 months old.
- 12. Funeral and burial costs** - In the event of the death of a loved one, you may be eligible for up to \$1,100 for costs of \$3,500 or less.
- 13. Moving out of state** – In the past, funding was sometimes available for DTA to help pay transportation costs if you needed to move out of state. (Note: if you move out state, you will lose your benefits in Massachusetts). As of the writing of this guide, funding has not been available recently, but check with your domestic violence advocate in case funding becomes available.

- 14. **Discount rates on utilities and telephone services** - If you are receiving EAEDC, you may be eligible for discount rates on utilities if your utility company is "[regulated](#)" - check your utility bills to make sure you are getting the discount rate. And you are eligible for SafeLink Lifeline (free cell phone and minutes).
 - To apply for discount utility rates, call your gas and/or electric company to see if you're on the discount rate. If not, ask for an application from each company you get services from.
 - To apply for Safelink Lifeline, visit www.safelinkwireless.com

What are my rights when dealing with DTA?

Rights when dealing with the Department of Transitional Assistance (DTA)

What they are:

Your legal rights when applying to DTA for benefits (TAFDC, EAEDC, SNAP), or appealing a negative decision.

Who has these rights:

Everyone

Where to get help if your rights are being violated:

- ❖ [Community Legal Aid](#) at (855) 252-5342 or www.communitylegal.org (see Legal Resources section).

1. **Right to be accompanied and/or represented** - You have the right to be accompanied and/or represented at DTA by anyone of your choice.

1a. **Ask your advocate!** - Local domestic violence and rape crisis center advocates can support you in applying for benefits, including with transportation, accompanying you, and helping you collect supporting documents to apply.

2. **Right to a free interpreter, both on the phone or in person** - If English is not your first language, you are eligible for free language assistance and have the right to request an interpreter both for when you are on the phone with DTA and in-person at a DTA office

2a. If the DTA worker wants to try to proceed without an interpreter (if s/he says, "we can understand each other enough," for instance), be firm in your request that you would like an interpreter who is fluent in your language.

2b. DTA can ask you to return up to 3-4 days after your initial visit to continue the application process when an interpreter can be there. Sign a Request for Assistance on your initial visit, so you can get benefits starting from that date (see #3 below).

2c. The DTA worker should not ask your children to translate for you.

2d. If your language needs are not being met, you can file a language access complaint with DTA.

3. **Sign a Request for Assistance** - To start your application for benefits, you only have to sign and date a Request for Assistance. Sign and date a Request for Assistance the very first time you go to DTA (you do NOT have to fill out the entire form, you only have the sign and date it), because if you are eligible for benefits, they will be backdated to the date you signed and dated the Request.

3a. If you are [applying online for SNAP](#), the same idea applies – to “file” an application, you only have to submit your name, address, and signature and hit submit. The date you hit submit will be your “filing date” and your benefits may go back to that date. To complete your application, you will be asked to provide more information and some proof, and have an in-person interview, but you can do all of that after your filing date.

4. **Right to bring verifications later** - You have the right to apply even if you do not have verifications and bring your verifications at a later date. You have the right to file an application the very first day you go to DTA.

5. **Right to worker assistance** - You have the right to request and be provided with worker assistance. This means you have the right to help from a DTA worker with obtaining verifications, filling out forms, and explanation of notices.

6. **Right to be treated with respect** - You have the right to be treated with dignity, consideration, and respect, and not to be discriminated against due to race, sex, color, national origin, disability, religious creed, or political belief.

7. **Right to request additional time** - You have the right to request additional time to complete your application, as long as you are requesting this time before you have turned your application in.

8. **Right to a timely decision** - You have the right to a decision within 30 days, either granting you benefits or giving you a denial notice.

8a. **If you are denied because more proof is needed**, you have an additional 30 days from the date of the denial notice to provide that proof.

8b. **Note: If more proof is needed, your benefits might only be backdated to the date you provide the proof** – If DTA denies you because more proof is needed and you give them proof and then are approved for benefits, your benefits will probably start from the date you provided this proof, rather than the date you signed and dated a Request for Assistance

9. **Right to appeal a benefits decision** - If your request for benefits is denied or your benefits are reduced or terminated, you have the right to appeal by requesting a Fair Hearing.

9a. **Appeal before the change in benefits to get aid paid pending** - If you appeal a change in your benefits before that change takes place, you can get aid paid pending. (If you lose the appeal, you will have to pay back the aid you received while your appeal was pending – the amount will be recouped at a rate of 10% of your grant each month if you continue to get benefits. If you aren’t continuing to get benefits, they will bill you.)

9b. **How to appeal in general** - You must appeal by the 90th day after the date of the notice (the 120th day if you are appealing based on DTA worker misconduct).

- Fax your appeal to DTA’s Division of Hearings at fax #: (617) 348-5311. (Your advocate can help you fax your appeal and call to confirm it was received. See below).
 - 9b-1. Then call the Division of Hearings the next day at telephone #: (617) 348-5321, to confirm that they received the appeal. (The appeal will be routed through DTA’s Electronic Document Management Center (EDMC) in Taunton to a designated box for the Division of Hearings. This process can take up to 24 hours). If you have signed a release and filed it with DTA, your advocate can make this call if you prefer.
 - 9b-2. Your appeal does not require a signature, just your name and address. So with your permission, your advocate could fill it out and fax it in.

- 10. You have the **right to see your case file anytime**.
- 11. **Online account** - You can set up an online account through Virtual Gateway to keep track of your DTA benefits and notices.
 - ➔ You can register for a Virtual Gateway account by clicking [here](#)
 - ➔ If you already have a Virtual Gateway account you can log in by clicking [here](#)

Supplemental Security Income (SSI)

I am disabled and need cash assistance – what can I do? (Also see EAEDC section).

What it is:

Federal cash benefit, automatic eligibility for food stamps, health insurance and more.

Who it is for:

Low-income people who are living with disabilities, and/or are blind, and/or are 65 or older.

Where to apply:

- **Online at** <https://www.ssa.gov/benefits/disability/>
- Or at your local Social Security office
- Call [1 \(800\)-772-1213](tel:18007721213) to get the address and phone number of your local office. If you are deaf or hard of hearing, you can call 1 (800)-722-1213 for a TRS assisted call.

Most people who apply for SSI are initially denied. Where to get help appealing a denial of benefits:

- ❖ **In Hampshire and Franklin counties, the Center for Public Representation represents individuals seeking SSI benefits who have applied and been denied. Call (413) 586-6024 or visit www.centerforpublicrep.org.**

What counts as a disability for SSI?

- 1. **Disability for a child** – If you are under the age of 18 you may be considered disabled if you have a medically determinable physical impairment (including an emotional or learning problem) that:
 - Results in marked and severe functional limitations; and
 - Can be expected to result in death; or
 - Has lasted or can be expected to last for a continuous period of not less than 12 months.

- 2. **Disability for an adult** – if you are 18 or older you may be considered disabled if you have a medically determinable physical or mental impairment (including an emotional or learning problem) which:
 - Results in the inability to do any substantial gainful activity; and
 - Can be expected to result in death; or
 - Has lasted or can be expected to last for a continuous period of not less than 12 months

How does SSI work if I or other people in my household are receiving EAEDC or TAFDC?

- 2. **Members of your family may get SSI while other members of your family get TAFDC** – For example, you might get SSI for yourself, while your children get TAFDC. (You are not allowed to get SSI while you are getting TAFDC or EAEDC. If you start receiving SSI, your TAFDC or EAEDC benefits will end).

What other benefits am I eligible for through SSI?

- 3. **PASS program (Plan to Achieve Self Support)** – If you are receiving SSI and have a work goal, you can apply to set up a **PASS**, which will help you set aside money to pay for things that further this goal. These things can include school expenses, transportation and uniform costs, supplies to start a business, and more.
 - Get help in setting up a plan from a vocational rehabilitation (VR) counselor or an organization that helps people with disabilities, or ask your DV/SA counselor for help. Then contact your local Social Security office to get a PASS application. For more information, visit the Social Security Administration's webpage on the PASS program at www.socialsecurity.gov/disabilityresearch/wi/pass.htm.

- 4. **Health insurance** - You will automatically be eligible for MassHealth Standard health care coverage. You do not need to file a separate application.

- 5. **Food stamps (SNAP)** - Most people receiving SSI qualify for food stamps. If everyone in your household is applying for or receiving SSI, you can apply for SNAP at the SSI office. Otherwise apply at DTA (see SNAP section).

- 6. **Fuel assistance** - If you are receiving SSI, you are eligible for fuel assistance during the heating season (see fuel assistance section).

- 7. **Burial expenses** - You can receive up to \$1,100 for the burial expenses of SSI recipients, if the total cost is not greater than \$1,500 and there are no relatives or friends to pay these expenses.
- 8. **Backdated benefits** - If you are found eligible, SSI will give you benefits backdated to when you applied.
- 9. **State Supplement Program (SSP)** - MA state supplements federal SSI payments with more money. If you are eligible for federal SSI benefits, you will also receive SSP payments. SSP is run by the Department of Transitional Assistance (DTA).
- 10. **State Supplement Program disaster and moving expenses** - SSP Special Benefits may pay for moving expenses if you move within the state, or pay for replacement items if things you own are destroyed in a natural disaster or fire. The SSP Special Benefits program is run by the Department of Transitional Assistance (DTA).
 - Apply through your local Department of Transitional Assistance (DTA) office. Call 1 (800) 249-2007 to find the office nearest you

Applying to SSI takes a long time, but I need assistance now. What can I do?

- 10. **Apply for EAEDC cash assistance while you wait** – it takes a long time for the Social Security Administration to decide if you are eligible for SSI, so you are allowed to apply for EAEDC cash assistance while you wait. (See EAEDC section). If you get EAEDC and then are approved for SSI, your EAEDC benefits will be deducted from your retroactive SSI benefits.
- 11. **Emergency advance payments** - If you are having a financial emergency and are “presumptively eligible” for SSI, it is possible for SSA to issue an “emergency advance payment” or an “immediate payment” the same day. A financial emergency means there is an immediate threat to your health or safety, such as lack of food, shelter, clothing, or medical care.
 - 11a. “Presumptively eligible” means you are a new applicant who appears likely to meet all SSI eligibility requirements but have not yet been approved. If you are approved for SSI, the emergency advance you received will be deducted from later benefit payments.

Can I receive state assistance even if I don't qualify for federal SSI assistance?

- 12. **State Supplement Program (SSP) without SSI** - If you are not financially eligible for SSI but your countable income is less than the federal SSI benefit + state SSP benefit combined, you can receive SSP payments without being eligible for SSI.
 - Individuals who wish to receive SSP payments must first apply for SSI (see “Where to apply” at the beginning of this section)

FOOD SECURITY

Where can I get help meeting my day-to-day food needs?

Free Hot Meals and Free Emergency Groceries

What they are:

- there are programs in your area that offer free hot meals to anyone, no questions asked
- there are other programs in your area that provide free emergency groceries (some may ask you for proof of low-income or residency)
- if you are 55 or older, you may be eligible for free monthly groceries for seniors

Who they are for:

- anyone struggling with food needs. Some programs have income and/or residency requirements.

Where to find them:

- The Western MA Food Bank keeps a list of food assistance agencies throughout Berkshire, Franklin, Hampshire, and Hampden Counties. Call 1-(800)-247-9632 or visit www.foodbankwma.org/get-food and click on your county.

Are there survival centers in my area?

Survival Centers

- 1. [Amherst Survival Center](http://www.amherstsurvival.org) (North Amherst)– Food clothing, health care, and companionship. Offers food pantry, community meals, breakfast bar, drop-in health clinic, free store, Food Recovery Network, Fresh Food Distribution, yoga and exercise classes, field trips, live music performances and movie nights, job readiness workshops, job fairs, information & referral, as well as a variety of other support services. No one is turned away. On the bus route.
 - Call for hours. (413) 549-3968. Located at 138 Sunderland Rd, North Amherst. www.amherstsurvival.org
- 2. [Northampton Survival Center](http://www.northampton-survival.org) (Northampton and Goshen) – Free monthly and weekly food distribution, kids' summer food program, fresh dairy program, turkeys for Thanksgiving, clothing, personal care items, cloth bags, birthday cakes and pet food. For low-income families living in one of the 18 towns around Northampton. The Survival Center requires proof of address, proof of children, and proof of income.
 - [Northampton Pantry](http://www.northampton-survival.org) – Call (413) 586-6564 for hours Current hours are Mon/Wed/Fri 9:00am-4:00pm and Tue/Thur 1:00pm-7:00pm. Located at 265 Prospect Street, Northampton. www.northampton-survival.org

- [Hilltown Pantry](#) - Call to confirm hours: (413) 268-7578. Currently open Wednesday afternoons 1:00-3:00pm. Located at 40 Main Street on Route 9 in Goshen/Williamsburg (Town Office Building, entrance in the rear left).
www.northampton-survival.org/hours-directions/goshen-pantry

□ 3. [Franklin Area Survival Center](#) (Turners Falls) – Free food to families and individuals in need. Also has a thrift shop with reasonably priced clothing and household items. Ask you to provide a form of ID, proof of income, and proof of life expenses (rent, utilities, etc). But will not let anyone go hungry if you are not able to provide proof right away. Food pantry open 10:00am – 1:30pm M-F. Thrift store open 10:00am – 5:00pm Mon-Sat.

- Call (413) 863-9549. Located at 96 Fourth Street, Turners Falls.
www.franklinareasurvivalcenter.org

□ 4. [Community Survival Center](#) (Indian Orchard) – emergency food, groceries for families with young children, groceries for seniors, and holiday meals. For in-need individuals in Ludlow, Wilbraham, Hampden, and certain neighborhoods of Springfield. Also has a thrift shop.

- Call (413) 543-3930 for hours. Located at 240 Main Street, Indian Orchard.

www.communitysurvivalcenter.org

- **Current hours:**

Clothing and household essentials program: Mon, Tues, Wed, Fri 9:30am - 3:15pm and Thurs 9:30am – 4:45pm

Bridge of Hope thrift shop hours: Mon, Tues, Wed, Fri 9:30am - 3:15pm and Thurs 9:30am – 4:45pm

How can I get food stamps?

SNAP (Supplemental Nutrition Assistance Program)

What it is:

Food stamps that help you buy food to cook at home. If approved for SNAP, you get a plastic debit Electronic Benefits Transfer (EBT) card to pay for food at supermarkets and convenience stores.

Who it is for:

- low-income households (see #2 below).

Where to apply:

- Online at www.mass.gov/snap, by mail (see the same website for information on applying by mail), or at your local DTA office. To check on basic information about your SNAP application or open a SNAP case, you can call the main DTA number at (877) 382-2363.

Where to get help applying:

- Project Bread can help you figure out if you are eligible for SNAP and walk you through the application process. Call their hotline at (800) 645-8333 or 800-377-1292 (TTY) or visit their website, www.gettingsnap.org

- **The Food Bank of Western MA has a SNAP outreach coordinators, who can help you find out if you are eligible and help you fill out your application. Call (413) 247-9738 or visit their website, <https://www.foodbankwma.org/get-help/snap-outreach-enrollment/>**
- **In Franklin and Hampshire Counties, Community Action can help you apply for SNAP and/or help you figure out if you are eligible. Call the nearest office:**
 - Greenfield: (413)-774-2318
 - Northampton: (413)-582-4230
 - Orange: (978)-544-5423
 - Community resource and advocacy information line: (413) 967-4920, Monday through Friday 9:00am-12:00pm and 1:00pm-4:00pm. Available in English and Spanish
 - Email: info@communityaction.us

Where to get help appealing a negative decision:

- **Community Legal Aid can help if you have been wrongly denied SNAP benefits (see Legal Resources section)**
- **See this Guide’s section on “Rights when Dealing with DTA” to make sure all your rights are being respected and for information on how to appeal negative SNAP benefits decisions**

- 1. Eligibility** - If everyone in your household receives TAFDC or EAEDC, you may be automatically eligible for SNAP and do not need to apply separately (this is not the case for some immigrants – see the Guide for Advocates of Immigrant Survivors for information on immigrant eligibility for SNAP).
- 2. Eligibility tool** - Project Bread has a handy and quick [SNAP eligibility calculator](#) tool online you can use to see whether you might be eligible for SNAP food stamps and how much you could get per month. Visit www.gettingsnap.org/canigetssnap.html.
- 3. Photo EBT card** - Mass state law now requires that some EBT households be issued a photo EBT card. You do NOT need a photo EBT card if the head of household is a victim of domestic violence, disabled, age 60+, or under age 20. You can self-declare disability or domestic violence. Even if you have a photo EBT card, you have rights. All members of your SNAP household have the right to use the EBT card (even if their name or picture is not on it). And store clerks are not allowed to inspect the EBT card -unless it is store policy to ask for photo ID of each and every customer using a debit or credit card. You cannot be treated differently just because you receive SNAP.

What if I need food stamps right away and I can't wait the usual application processing time?

- 4. SNAP expedited benefits** – You can qualify for “expedited” food stamps, meaning you will receive your EBT card with your benefits loaded on it within 7 days of applying. Expedited benefits last for 30-45 days while DTA processes your regular application.

4a. **Eligibility for expedited benefits** – You are eligible if:

- ✓ your household income and liquid assets are less than your monthly housing expenses
- ✓ your household income is less than \$150 and your liquid assets are less than \$100, OR
- ✓ the applicant is a migrant worker and money in the bank is less than \$100.

4b. **Proof needed for expedited benefits** – You only have to verify the identity of the head of household and self-attest that you meet the eligibility criteria, in order to qualify for expedited benefits. You will need to provide the usual required verifications on your regular application for ongoing benefits.

What amount of food stamps can I get?

5. **SNAP maximum monthly benefit** – The table below shows the maximum amount you can get, based on household size. The amount you will be eligible for depends on: your income; how much you have to pay for shelter, dependent care, child support to a child outside the home, and medical expenses (for elderly and disabled household members); and your legal immigration or US citizenship status. You are expected to spend about 30% of your net household income on food.

Household size	Maximum monthly SNAP benefit Oct 1, 2014 - Sep 30, 2015
1	\$192
2	\$352
3	\$504
4	\$640
5	\$760
6	\$913
7	\$1,009
8	\$1,153
Each additional member	Add \$144

How can I increase the amount of SNAP assistance I receive?

6. **You can deduct certain expenses** - The amount of SNAP benefits you get depends on your monthly income after certain expenses (deductions). The more expenses you tell DTA about, the higher your SNAP benefit will be (up to the maximum benefit allowed). You should tell DTA about your housing costs, any dependent care/childcare costs, and any child support you are legally obligated to pay for a child outside the home (you will need to prove the amount of support paid). You should also tell DTA if you receive fuel assistance (this will qualify you for a higher utility deduction).

□ 7. **Medical deductions** – If your SNAP household includes a member who is elderly (age 60+), or is a disabled adult or disabled child (and receives disability-based benefit like SSI or Medicaid as disabled), be sure to claim all out-of-pocket unreimbursed medical expenses. If you have more than \$35/month in health care costs, this can help increase your SNAP benefits.

□ 7a. **Transportation to and from a doctor or pharmacy counts as a medical expense** – Countable medical expenses include: transportation to and from a doctor or pharmacy (federal mileage rate if you use your own car, or public transport costs if you don't); over-the-counter medications or treatments; co-pays on prescriptions; home health aides; care attendants; acupuncture; chiropractic treatments; eyeglasses and contacts; seeing eye dog expenses; and any medical bills that you were not reimbursed for.

□ 7b. **Proof** - You will need to give the Department of Transitional Assistance (DTA) proof of the medical expenses you wish to claim. Save your receipts, billing statements, claim summaries, pharmacy co-payment summaries. You can self-declare the round trip mileage to a medical appointment or pharmacy (use MapQuest). You do not need to give DTA information about the types of medications you take or specific medical services - that is private information.

□ 8. **Childcare deductions** – If you pay for the care of a child under 18 years old (or of a disabled adult) and you are working, looking for a job, or in an education or training program, then DTA will allow these childcare costs as a deduction. Costs include: childcare; out-of-school activities (like summer camp and before/after school); and mileage for driving your child to and from school, camp, or childcare. To claim any of these deductions, you just have to give your DTA worker a sworn statement of childcare costs. You do not need other proof unless DTA considers the information you submit questionable. The Massachusetts Law Reform Institute (MLRI) has a handy sworn statement form available online at www.masslegalhelp.org/more-food-stamps-for-families-with-child-care-expenses

What other benefits am I eligible for through SNAP?

□ 9. **Discount rates on utilities and telephone services** - If you are getting SNAP, you are automatically eligible for discount rates on utilities if your utility company is "[regulated](#)" - check your utility bills to make sure you are getting the discount rate. And you are eligible for SafeLink Lifeline (free cellphone and minutes).

- To apply for discount utility rates, call your gas and/or electric company to see if you're on the discount rate. If not, ask for an application from each company you get services from.
- To apply for Safelink Lifeline, visit www.safelinkwireless.com

Can I use SNAP at farmers' markets?

□ 10. **Farmers' markets accept SNAP!** – Farmers markets across the region now accept SNAP/EBT. To use your EBT card, stop by the Information booth/Manager's booth at the market, and tell them how much you would like to spend at the market that day. They will swipe your card, ask you to enter your pin, and then give you paper coupons or tokens for that amount, to spend at the market. They will also give you a receipt.

- There is an online list of all the markets in Massachusetts that currently accept SNAP/EBT by selecting “HIP” from the drop down menu at www.mass.gov/agr/massgrown/docs/ebt_fm_table.pdf. Or you can call the Massachusetts Dept. of Agricultural Resources and ask them: (617) 626-1700.

- 10a. **Double value program** - Some farmers’ markets have a double value program, meaning if you spend \$10 at the market, you will receive a bonus \$10 to spend. Ask your local market if they participate.

I am pregnant/a new mother/ a mother with young kids. Where can I get additional money for food?

Women, Infants, and Children Program (WIC)

What it is:

- **Money for certain foods, breastfeeding support, nutrition education, and immunization screening.**

Who it is for:

- **Pregnant women, new mothers, infants, and children under 5 years old, if you meet the income guidelines and have a “nutritional need” (WIC staff can help you determine this).**

Where to apply:

- **Your local WIC office. Call 1 (800) WIC-1007 to find the closest office.**

1. **Eligibility** - If you currently get TAFDC, food stamps (SNAP), or MassHealth (Medicaid), you are automatically income-eligible for WIC. If you do not receive benefits from these programs, you may still be eligible if your income is at or below [185% of the Federal Poverty Level](#). Call your local WIC office to find out.

2. **Foster children** - Foster children under age 5 are automatically eligible for WIC.

HOUSING RIGHTS

What are my housing rights if I am living in federal public housing, and I am a victim of domestic violence, sexual assault, or stalking?

VAWA Federal Housing Protections

What they are:

- **Housing rights for victims and non-offending household members living in federally subsidized housing³. These rights and protections come from the Violence Against Women Act re-authorization of 2013 (VAWA 2013).**

Who has these rights:

- **Victims living in federally subsidized housing programs. This includes federal public housing managed by public housing authorities (“PHAs”) and private landlords accepting Section 8 vouchers or providing Section 8 project-based housing, among other types of federal housing programs.**

Where to get help if your rights are being violated:

- **Community Legal Aid (if you are facing eviction or a Section 8 termination).** Call 1-800-649-3718 or visit www.communitylegal.org (see Legal Resources section).
- **See also Mass Legal Help’s [webpage on Domestic Violence and Housing](http://www.masslegalhelp.org/domestic-violence/housing) (www.masslegalhelp.org/domestic-violence/housing) and the National Housing Law Project’s help page (www.nhlp.org/help).**

Who is protected?

1. Victims and affiliated individuals - VAWA Housing Protections apply to victims and to “affiliated individuals” of the victim, meaning non-offending individuals living in the household have these rights too. This can include the spouse, parent, brother, sister, or child of that victim; or someone who the victim is parenting; or an individual, tenant, or lawful occupant living in the victim’s household.

Can I be denied or kicked out of federal public housing for being a victim of domestic violence?

2. Right not to be denied because you are a victim - VAWA says you cannot be denied admission to a covered federal housing program because you are the victim of actual or threatened domestic violence, sexual assault, dating violence, or stalking.

3. Right not to be kicked out because you are a victim - If you are already a tenant, VAWA says you cannot have your tenancy or assistance terminated because you are the victim of actual or threatened domestic violence, sexual assault, dating violence, or stalking, unless

³ Federally subsidized housing = covered federal housing programs administered by the Department of Housing and Urban Development (HUD), the Department of Agriculture, and the Department of Treasury.

your landlord can demonstrate that your staying poses an “actual and imminent threat” to other people on the property.

- 4. **Right not to be denied tenancy or assistance due to criminal activity related to being a victim** - VAWA says you cannot be denied tenancy, assistance, or occupancy rights solely on the basis of criminal activity, if that criminal activity is directly related to domestic violence, dating violence, sexual assault, or stalking and you or an affiliated individual (see “Victims and affiliated individuals” above for a description of who counts as an affiliated individual) is the victim or threatened victim.

What do I do if my abuser is on the lease and is being evicted?

- 5. **Right to stay in your housing if both parties are on the lease when your abuser is evicted (lease bifurcation)** - If your abuser is evicted from housing because they are the perpetrator of violence, and you both are on the lease, you can stay if you are eligible for the housing. If not, you must be given reasonable time to establish eligibility or find new housing.

Can I transfer to another unit?

- 6. **Right to transfer** - You must be allowed to transfer to another subsidized unit to protect your safety if you are the victim of domestic violence, dating violence, stalking, or if you experienced sexual assault on the premises in the past 90 days. You must expressly request this transfer.

- 7. **Types of verification allowed, if you are asked to provide verification** - If you seek to exercise any of the Violence Against Women rights listed above, the operator can – but does not have to – request that you provide documentation of the violence or assault within 14 business days. This can take the form of the name of the abuser (if known and safe to provide), a HUD self-certification form, written verification from a qualified third party (like your DV/SA counselor or other victim services provider, a medical professional, or an attorney), a police record, or a court record (restraining order or an order from Probate Court, for example). The operator must keep this information confidential.

- 7a. Your domestic or sexual violence advocate can help you with verification and/or filling out the self-certification form.

- 7b. If you want to use the HUD self-certification form, you can download it online at the [HUD-9 Forms webpage \(www.hud.gov](http://www.hud.gov) > Resources > HUD Handbooks, Forms, and Publications > HUD Forms > HUD-9) - look for form HUD-91067. (English language version)

- 7c. If you want to use the HUD self-certification form in a language other than English, the self-certification form is available in other languages. Visit the [HUD-9 Forms webpage \(www.hud.gov](http://www.hud.gov) > Resources > HUD Handbooks, Forms, and Publications > HUD Forms > HUD-9) and look for form HUD-91067 Other Languages.

Massachusetts Housing Rights for Victims

What are my state housing rights if I am renting housing in Massachusetts and am a victim of domestic violence, sexual assault, or stalking?

What they are:

- **Additional housing protections for victims in Massachusetts.** These rights and protections come from a state law that took effect in 2013 ([Mass. Gen. Laws ch. 186 §§ 23-29](#)).

Who has these rights:

- **All victims who are renting housing in Massachusetts - private or subsidized.**

Where to get help if your rights are being violated:

- **Community Legal Aid**

* **1. Right to break your lease.** If you or a member of your household is the victim of domestic violence, rape, sexual assault or stalking and either the most recent incident occurred in the last 3 months OR a member of the household is in fear of imminent serious physical harm from any of these, you have the right to break your lease and leave if you provide written notice to the owner. The owner can request proof relating to your request. You do not have to pay rent starting with the first full rental period after the quitting date (for instance if rent is always due the 1st of month and your quitting date was March 15, you would pay rent for the last two weeks in March but NOT for April), and are entitled to credit/refund of any advance deposit made (like last month's rent or security deposit).

- See the back of this guide for More Information on your right to break your lease.

* **2. Right to have your locks changed.** You have the right to request a lock change if you are in fear of imminent serious physical harm from domestic violence, rape, sexual assault, or stalking. The owner can request proof relating to your request. If the owner does not change the locks within 2 days, you have the right to change them yourself.

- See the back of this guide for More Information on how this works

3. Right to not experience retaliation by your landlord or potential future landlords for having had to break your lease, have your locks changed, call the police, or get a restraining order.

What happens if I am in state-aided public housing and need to move because of an abusive situation?

4. [Domestic Violence Priority Status](#) – If you have been displaced from your home by an abusive situation, you are eligible for Emergency Case status, which gives you priority in your application for state-aided public housing.

- The authority for this rule comes from the MA Department of Housing and Community Development's August 1, 2005 memo. To see this memo, visit www.masslegalservices.org/library/directory/family-law > Housing & Family Law > August 1, 2005 DHCD Memo: Domestic Violence Priority Status.

HOUSING ASSISTANCE ORGANIZATIONS

Where can I get housing help with things like finding shelter, rental assistance, utility assistance, housing advocacy, landlord/tenant mediation, and foreclosure counseling?

What they are:

These programs provide housing assistance, like housing stabilization costs (rent assistance, fuel/utility assistance), housing advocacy, landlord/tenant mediation, foreclosure counseling, first-time homebuyer assistance, and/or other things.

Who are these programs for:

People looking for safe, affordable housing and people trying to keep their safe, affordable housing. People in dispute with their landlords. Homeowners dealing with possible foreclosure. Potential homebuyers. And others.

Where to access the programs:

See below for programs organized by county.

- 1. **[SafeLink hotline \(statewide hotline\)](#)** – 24/7 toll-free hotline with information on where shelter space is available in the region. Calls are free, confidential, and anonymous. Advocates are multilingual and have access to translation services. www.casamyrna.org/safelink-home
 - Hotline: (877) 785-2020
 - TTY hotline: (877) 521-2601

- 4. **[Community Legal Aid \(CLA\)](#)** – CLA’s Foreclosure Defense offers foreclosure prevention services to assist homeowners who are threatened with foreclosure or who have lost their homes to foreclosure (also helps tenants in foreclosed buildings who are facing eviction).
 - Call (855) 252-5342 or (885) CLA-LEGAL or apply online at www.communitylegal.org
 - Office in Pittsfield, and satellite office in North Adams.

- 1. **[Valley Community Development Council \(Valley CDC\)](#)** – Offers free foreclosure prevention services, including counseling, negotiating with your lender to modify your existing mortgage, or helping you refinance. Also offers first-time homebuyer assistance (including free counseling) and workshops. For people in Northampton, Easthampton, Amherst, and Hadley.
 - Call (413) 586-5855 x180
 - Or visit www.valleycdc.com/

- 2. **[Way Finders \(formerly HAP Housing\)](#)** - Provides emergency shelter and transitional assistance, rental assistance, consumer education, foreclosure prevention services, housing support services, first-time homebuyer assistance, and more. Located in Northampton and in Springfield.
 - Call (413) 233-1500 or (800) 332-9667 for the Hampshire County office (Northampton).
 - TDD: 413-233-1699 <https://www.wayfindersma.org/>

- 3. [Community Legal Aid \(CLA\)](#) – CLA’s Foreclosure Defense offers foreclosure prevention services to assist homeowners who are threatened with foreclosure or who have lost their homes to foreclosure (also helps tenants in foreclosed buildings who are facing eviction). CLA’s Housing Court Intervention Project assists low-income and elderly tenants with their eviction cases in Western MA Housing Court.
 - Call (855) 252-5342 or CLA-LEGAL or apply online at www.communitylegal.org
 - Office in Northampton.

- 4. [Legal resources](#) – See the Legal Resources section of this guide for more legal assistance resources on housing issues.

HOUSING ASSISTANCE PROGRAMS

Where and when can I get RAFT housing stabilization funds (up to \$4,000)?

Residential Assistance for Families in Transition (RAFT)

What it is:

- **Housing stabilization funds, up to \$4,000 over a 12-month period.**

Who it is for:

- **Families who are homeless or at high risk of becoming homeless within 30 days, and who are low-income. Families in domestic violence shelters and subsidized housing (Section 8) are eligible.** To be considered a family, you must have a dependent child under the age of 21 or be a single pregnant head of household.

Where to apply:

- **Apply to the agency in your county:**

To find an agency call 1-800-244-5124

- **Franklin County Regional Housing and Redevelopment Authority (HRA), Turners Falls**
 - (413) 863-9781
- **Wayfinders, Northampton and Springfield**
 - Northampton: (413) 584-8495
 - Springfield: (413) 233-1500 or (800) 332-9667

1. Up to \$4,000 in a 12-month period - You can apply for up to \$4,000 in RAFT funds within a 12-month period to cover things that will stabilize your housing situation and/or keep you from being homeless, including utility arrearage, car repair to get you to and from work, and childcare so you can work.

1a. Apply early - When RAFT funds are available, it is important to apply early, because they run out.

1b. RAFT does not give your family the cash directly - RAFT makes payments on your behalf

2. Once received \$4,000, can't receive additional RAFT money for 12 months - If you receive \$4,000 from RAFT but end up homeless again, you won't be eligible for additional RAFT support for 12 months from the date of your first RAFT payment. You are still eligible to apply to EA (see EA section below).

3. Can get both RAFT and HomeBASE at the same time - FY15 budget language seems to allow for the use of both RAFT and HomeBASE in the same year (this was not the case in previous years). See the HomeBASE section in this guide to see if you qualify for that program, too. Those eligible for HomeBASE and RAFT can receive up to 10,000 from both programs combined.

- 4. If deemed ineligible, you can reapply within 30 days of being deemed ineligible.

What housing voucher programs are available in MA?

Massachusetts Rental Voucher Program (MRVP) and Alternative Housing Voucher Program (AHVP)

What they are:

Rent assistance programs. They generally have long waiting lists, though victims of domestic and sexual violence are given a certain amount of priority.

Who they are for:

- MRVP is for low-income Massachusetts residents ($\leq 200\%$ FPL).**
- AHVP is for people under 60 years old living with a disability whose income $\leq 80\%$ area median income. For both MRVP and AHVP, applicants are also screened for CORI (see the CORI section for information on sealing your record).**

Where to apply:

- **Wayfinders, Northampton and Springfield**
Northampton: (413) 584-8495
Springfield: (413) 233-1500 or (800) 332-9667

Is preference for vouchers given to victims of domestic violence?

- 1. **Priority** - The waiting lists for vouchers can be long, or closed, due to the number of people seeking them. Preference is given to people in the following categories, in this order: homeless families living in emergency shelter; people who are homeless due to natural disaster or public action; people in emergency situations whose life or safety is threatened by a lack of suitable housing, such as victims of domestic abuse; people with disabilities who are living in non-permanent transitional AHVP housing; people who are already in public housing who must move; and others.

How do the vouchers work?

- 2. **Two types of MRVP: Mobile and Project-Based** - With a mobile voucher, you pay at least 30% of your net income toward rent and the voucher covers the rest. Project-based vouchers are for a specific housing unit or development. With a project-based voucher, you pay 35-40% of your income toward rent and the voucher covers the rest.
- 3. **MRVP asset limit only matters when you apply.** To be eligible initially, your household assets cannot be more than \$15,000 or 1.5x your household income (whichever is greater), but once you are in the program, there are no asset limits for continued eligibility.
- 4. **AHVP provides Mobile vouchers only** - With an AHVP voucher, you pay 25-30% of your net income toward rent and the voucher covers the remainder. Unlike with a "project -

based” voucher, your voucher can be used anywhere – you are not limited to a specific housing unit or development.

I am homeless and have kids/am pregnant. How can I get emergency housing?

Emergency Assistance Housing Program (EA)

What it is:

- Temporary emergency shelter or other approved emergency housing for you and your family, and services to help you with your search to find safe permanent housing.

Who it is for:

- Families with children under 21 years old or pregnant women who have nowhere else to live, and meet asset limits (under \$2,500) and income requirements (at or below 115% of the Federal Poverty Level).

Where to apply:

- Ask your local DTA office if there is a Department of Housing of Community Development (DHCD) worker you could speak with.
- If [the DTA office near you](#) does not have a DHCD worker, the office will connect you to a DHCD worker by phone. Or you can call the DHCD Emergency Assistance line to find out more: (617-573-1370) or 1-(877)-418-3308.

Where to get help applying or appealing a decision:

- See this short, helpful guide on Applying for Emergency Assistance Shelter (July 2014) published by Mass. Law Reform Institute and Rosie’s Place:
www.homesforfamilies.wordpress.com/2014/07/
- Community Legal Aid may be able to help you appeal a negative decision (see Legal Resources section). Call (855) CLA-LEGAL or visit www.communitylegal.org

1. **You have the right to an immediate decision if your health or safety are at risk or you have nowhere else to stay.** Otherwise, you have a right to a decision within 7 days.

2. **Right to placement if you appear eligible but don’t have all your documents (30 days to gather your documents)** – If you can’t get all your documents right away but you appear to be eligible, DHCD must place you in a shelter and give you 30 days to gather the documents.

3. **Types of proof required** – You’ll need ID for all family members, proof of relationship, proof of pregnancy if you are pregnant and don’t have other children, proof of income and assets, proof of citizenship or eligible noncitizen status.

3a. **Right to help getting your papers together** - If you have trouble getting any of the papers you need, a DHCD worker has to help you get them. Your domestic/sexual violence counselor can also help with getting these together.

- 3b. **DHCD might already have most of the information they need if you are on public benefits** - If you already receiving another public benefit (like TAFDC), DHCD may already have most of your required documents on file.

- 4. **Fleeing domestic violence is an accepted reason for needing emergency shelter** – In addition to the types of proof above, you have to show that you are homeless and without access to other housing options, for one of several reasons. One of these accepted reasons is that you are fleeing domestic violence.

- 5. **You can appeal a placement that is too far away** – Tip: do not refuse a placement or you will lose your right to shelter for 12 months. You can accept a placement and then appeal to be moved closer to your town. You are supposed to be placed within 20 miles of your town. If there is no space within 20 miles, DHCD will place you somewhere else in the state until a closer space opens up. As soon as a closer space opens up, DHCD is supposed to move you closer to your town.

- 6. **Right to appeal any negative decision, within 21 days** – You have the right to appeal a denial within 21 days. You must appeal in writing.
 - Fax an appeal to DHCD’s Division of Hearings to fax # (617) 573-1285. Then call the Division of Hearings at (617) 573-1528, to make sure they received your appeal.
 - Contact Community Legal Aid for help - call (855) CLA-LEGAL or visit www.communitylegal.org

- 6a. **Appeal a termination notice within 10 days in order to stay in shelter while the decision is made!** – If you are in shelter and receive a termination notice, appealing within 10 days allows you to stay in shelter until a decision is made on your appeal. DHCD’s Division of Hearings must receive your appeal on a shelter termination notice within 10 days of the date on that termination notice.

- 6b. **If you are denied shelter and file an appeal, you can reapply for EA while waiting for the appeal decision.** If your hearing date seems too far away and you have no place to stay, you can call the Hearings Division at (617) 573-1528 or the Division of Housing Stabilization (toll free at (877) 418-3308) to ask for a faster hearing, and/or re-apply for EA while you are waiting.

- 7. **HomeBASE option instead** - If you are eligible for Emergency Assistance, you are eligible to accept HomeBASE instead. See the HomeBASE section in this guide.

I have been approved for Emergency Assistance (EA) housing, but would be able to get back on my feet better by receiving stabilization funds (up to \$6,000 for housing stuff) than by moving to EA shelter. What are my options?

HomeBASE

What it is:

- Up to \$6,000 in a 12-month period for homelessness prevention, as an alternative to Emergency Assistance (EA) shelter.

Who it is for:

- Families who are eligible for Emergency Assistance (EA).

Where to apply:

- You must apply to Emergency Assistance (EA) and be approved for shelter to be eligible for HomeBASE instead. See the Emergency Assistance (EA) section in this guide. If you have been approved for EA shelter, speak to your homelessness coordinator about the HomeBASE option. If you choose HomeBASE, [your regional HomeBase agency](#) will handle your benefits.

1. **HomeBASE v. Emergency Assistance shelter** - Once you have been approved for EA shelter, you can decide if you want HomeBASE instead or if you want to enter the EA shelter system.

1a. **If you choose HomeBASE, you will not be eligible for EA shelter again for 12 months after the date of your first HomeBASE payment.**

1b. [HomeBASE 3-month waiver](#) – If you leave EA for safe, permanent housing using HomeBASE funds but are unable to keep that housing, you can get a waiver allowing you to be eligible for EA shelter again, as long as: 3 months have passed since you received EA benefits; you were in compliance with your stabilization plan when you lost your housing; and you are eligible for EA.

(See the Massachusetts Department of Housing and Community Development's Housing Stabilization Notice 2013-03, "Exemption from 12-Month Rule for Families receiving HomeBASE." Online at www.mass.gov/hed/docs/dhcd/hs/hsn/hsn2013-03.pdf).

2. **Is HomeBASE right for you and your family? Is \$6,000 enough to keep you and your family in housing for a year? For many families, it is not a good deal** – read [HomeBASE: Top 6 Things to Think About](#) before you decide, at www.masslegalhelp.org/income-benefits/emergency-assistance-shelter/homebase-household-assistance

3. **If you are already in the EA shelter system** - You are eligible to accept HomeBASE benefits in the first 32 weeks you are in EA shelter. If you do not choose HomeBASE during this time, you will not be eligible for it again until 12 months after you leave shelter.

3a. [Up to an additional \\$2,000 from the Housing Preservation and Stabilization Trust Fund](#) (if available) – For FY15, families exiting shelter can access up to \$2,000

from the Housing Preservation and Stabilization Trust Fund, making the maximum HomeBASE benefit possible \$8,000. The money in the trust fund is limited so access will be first come, first serve until the funding runs out.

- 4. **HomeBASE funds can be used for many types of expenses** - Including: backrent and utility bills; first, last, and security deposit; transportation and childcare (to allow a family member to work); household furniture and pots and pans and other furnishings; a portion of your monthly rent; moving expenses; extraordinary medical bills; expenses of the primary tenant if you are staying with a family member/neighbor/friend/etc; other approved expenses to prevent homelessness.
- 5. **Payments are not made to you** – Payments are made directly to landlords and vendors.
- 6. **12-month waiting period to re-apply once you've received the maximum benefit** - Once you receive the maximum benefit amount, you can't get HomeBASE again for another 12 months (from the date of your first HomeBASE payment).
- 7. **Non-\$\$ stabilization services** – Once your HomeBASE financial assistance ends, you can still get up to 12 months of non-financial stabilization services, like help finding affordable housing, applying for health care and childcare, or getting job skills or training.
- 8. **Can get both HomeBASE and RAFT at the same time** – FY15 budget language seems to allow for the use of both RAFT and HomeBASE in the same year (this was not the case in previous years). See the RAFT section in this guide to see if you qualify for that program, too.

Are there other programs that provide emergency housing funds or housing help?

FEMA Emergency Fund and Shelter Program

What it is:

- **The Federal Emergency Management Agency (FEMA)'s Emergency Food and Shelter Program provides funds to local agencies for emergency food and shelter, which sometimes includes things like rent and utility arrearages.**

Who it is for:

- **People with economic emergencies**

Where to apply:

- Ask your local domestic violence and rape crisis center which organizations in your county might have FEMA funds available.

Other Housing Assistance Programs/Resources

- 1. **Local resources** – Ask your DV/SA advocate about local emergency housing funds in your area.
- 2. **Safe Step** - HAP Housing in Springfield has a transitional housing program for domestic violence survivors with families called [Safe Step](#). In transitional housing, families who have

been homeless continue to receive supportive services for 18-24 months after moving into their own apartments.

➤ Referrals to Safe Step are provided by DV shelters, DCF, or DTA.

3. **Housing search website for people with disabilities** - Includes information on accessibility and adaptability.

➤ www.massaccesshousingregistry.org

LEGAL RESOURCES

Legal Aid

I cannot afford a lawyer but need legal advice, assistance, or representation. What legal aid is available?

1. **Community Legal Aid** (CLA) - Provides free legal services to low-income and elderly individuals and families in western and central Massachusetts, including legal representation to victims of domestic violence, and help with housing, benefits, immigration, elder law, foreclosure prevention, disability eligibility, and unemployment. Check with CLA first, before seeking other forms of legal aid.

- Call (855) CLA-LEGAL or 855-252-5342
- apply online at www.communitylegal.org.
Offices in Holyoke, Pittsfield, Northampton, and Springfield, and satellite offices in North Adams and Greenfield.

1a. **What kinds of representation does CLA provide to victims of domestic violence?** – CLA can help you with civil cases that involve direct dispute with the abuser, like divorce, paternity, custody and visitation, child support, spousal support, property division, health insurance, and guardianships. CLA may also be able to help you with immigration issues, housing, getting benefits, and more – services may vary by county.

1b. **What kinds of free legal help can I get through Community Legal Aid or through a referral to their Volunteer Lawyers Service?** – Family law; debt collection or bankruptcy (ch. 7); housing issues; immigration; preparing documents (will, health care proxy, power of attorney); help with getting SSI or SSDI benefits; help with unemployment benefits; help with utilities; help with government benefits (TAFDC, EAEDC, SNAP, veterans services, MassHealth, Medicare, EA Housing Program, HomeBASE); and possibly other things. Some of these kinds of cases Community Legal Aid can take on, others it refers out to its Volunteer Lawyers Service (see below).

1c. **Volunteer Lawyers Service (VLS) program** – For civil cases Community Legal Aid cannot take on, it can refer you to the Volunteer Lawyers Service (VLS) program, including for chapter 7 bankruptcy; family law (divorce, custody, visitation, adoption); and documents (estate planning, wills, power of attorney). VLS works by recruiting private lawyers to take on a case for free (“pro bono”) for low-income clients, but often fills up quickly.

- Referrals made through Community Legal Aid (CLA).
Call (855) CLA-LEGAL or apply online at www.communitylegal.org.

1c-1. **What are the income requirements to be eligible for the Volunteer Lawyer Services (VLS) program?** - You can qualify if your income is less than 150% of the federal poverty level. You may still qualify up to 200% of the federal poverty level if you have high out-of-pocket expenses for something like child support, or medical or transportation costs, or have a large amount of debt.

What legal aid is available in my county?

Legal Aid Programs in Hampshire County

- 1. **Safe Passage free legal advice appointments** – Safe Passage provides free legal “advice and representation” appointments to survivors who are representing themselves in family law cases in Probate & Family Court, including for divorce, child custody, and other probate and family issues.
 - Contact the Legal Program Director at Safe Passage, (413) 586-1125 X16. Meredith is in the office 9:30am-3:30pm on Tuesday, Wednesday, and Thursday. Safe Passage is located at 76 Carlon Drive, Northampton.

- 1a. **Safe Passage’s reduced fee panel** – If you are a low-income client with a complex family law case, you may be eligible for services from a private attorney at a reduced fee through Safe Passage’s reduced fee panel. Contact Meredith Morrison for more information (see above).

- 2. **Hampshire Community Legal Education Program (aka Lawyer for the Day)** - Provides ½ hour of free legal advice by local attorneys to Hampshire County residents who do not have a lawyer and are filing or planning to file in Hampshire Probate Court. Usually on the **1st and 3rd Wednesdays** of the month, in the afternoon: ½ hour slots are available **1-4pm**.
 - In Hampshire County Probate and Family Court. Call (413) 586-8500 and press 0 to ask about availability in the Legal Education Program. If slots are available, you will have to fill out an Application for Assistance, available in the Registry of Probate. The slots fill up quickly, so you might want to call more than a month in advance. (Although there are sometimes cancellations, which means you could be seen much sooner). A short program description can be found online at www.hampshirebar.org/bar-association-programs.html.

- 3. **Community Legal Aid Housing Court Intervention Project** – Assists low-income and elderly tenants living in Hampshire County with their eviction cases in the Western Mass. Housing Court, meeting them in court on the day of trial and helping them fill out necessary paperwork, negotiate with their landlords, and present their case to the judge. Also has Foreclosure Defense, offering foreclosure prevention services to assist homeowners who are threatened with foreclosure or who have lost their homes to foreclosure (also helps tenants in foreclosed buildings who are facing eviction).
 - Call (855) CLA-LEGAL or apply online at www.communitylegal.org. Office in Northampton.

- 4. **Housing Court Lawyer-for-a-Day Program** (joint project of the Massachusetts Women’s Bar Association and the Hampshire County Bar Association) - Provides free legal representation, mediation on your behalf, legal advice, and help with forms to income-eligible tenants or landlords with summary process/eviction Housing Court cases, which in Hampshire County take place on **Mondays**. If you have a case in Housing Court on a Monday and do not have a lawyer, ask at the courthouse if a lawyer-for-the-day is available. If possible, call first to find out if volunteer attorneys are available on the day your case is being heard – often they are not.
 - Call the Hampshire County Bar Association at (413) 586-8729. Rebecca Ryan, who is the Association’s current Director, will know if any lawyers will be available on the day you will be in court.

- A short program description can be found online at <https://hampshirebar.org/lawyer-for-a-day/>

- 5. [MA Bar Association's free legal advice hotline on Wednesday evenings](#) - The Massachusetts Bar Association runs this hotline on the first Wednesday of each month from 5:30pm to 7:30pm.
 - Call (617) 338-0610. The line is often busy; keep calling until you get through. Visit www.massbar.org/for-the-public/need-a-lawyer/dial-a-lawyer for more information.
- 4. **Legal Assistance for Victims** provides free legal services for immigrant and refugee survivors of domestic violence in the areas of family law, housing law, and immigration law.
 - Call 413-584-4034

None of these legal aid resources work for my needs. Where can I find what I need?

Legal Resource Finder and Referral Service

- 1. [Mass Legal Resource Finder](#) (online) – gives you contact information for legal aid programs, other non-profits, government agencies and court based programs that may be able to help you with your legal issue. Also gives you links to legal information and self-help materials about your issue.
 - www.masslegalservices.org/FindLegalAid
- 2. **Lawyer Referral Service** - Provides referrals for those who need legal services but are unable to pay the full fee charged by lawyers.
 - This is a service of the Massachusetts Bar Association (Boston). Call (617) 654-0400. See <https://www.massbar.org/public/lawyer-referral-service>

What if I can't afford court filing fees?

Court Fee Waiver

- 1. **If you cannot afford filing fees** – You can request that they be waived or paid by the state by filing an [Affidavit of Indigency](#).
 - A blank affidavit is available at court or online [here](#): <https://www.mass.gov/files/documents/2017/09/01/affidavitofindigency.pdf?ga=2.211932820.1619527381.1560877830-1209903803.1553529952>
 - 1a. **How do I know if I am eligible to file for a fee waiver?** - You can apply if a) you receive TAFDC, EAEDC, SSI, Medicaid (MassHealth), or Massachusetts Veterans Benefits Programs; or b) if you are unable to pay the fees without depriving yourself or your dependents of food, shelter, or clothing; or c) if your income is below the court system's poverty levels (for Divorce Court, you must be under 125% of the federal poverty level, for Bankruptcy, you must be under 150%).

I need additional help with a housing legal issue. Who can I call?

Additional Legal Aid for Housing Issues

1. **Massachusetts Fair Housing Center** – Provides free legal services on fair housing and fair lending issues. Call them if you think you have experienced housing or lending discrimination. **This includes discrimination against victims of domestic violence.** If you believe you were discriminated against because you are a victim of domestic violence, you can fill out an intake form online at: <http://www.massfairhousing.org/form/intake-form>

- Call 1 (800) 675-7309 or (413) 539-9796. They speak English and Spanish.
- Online at www.massfairhousing.org 57 Suffolk Street, 4th floor, Holyoke. The office is wheelchair accessible.
- Hours of operation: Monday-Friday 9:00am-5:00pm

2. **Tenancy Preservation Program** (TPP) – The Tenancy Preservation Program (TPP) is a homelessness prevention program. TPP works with tenants, including families with children with disabilities, facing eviction as a result of behavior related to a disability (e.g. mental illness, mental retardation, substance abuse, aging related impairments). TPP functions as a neutral party to the landlord and tenant. In consultation with the Housing Court Department, TPP works with the property owner and tenant to determine whether the disability can be reasonably accommodated and the tenancy preserved.

→ www.mass.gov/courts/programs/tenancy-program/

- Franklin, Hampshire, and Hampden Counties:
Christine Harris, Director. (413) 233-5327, charris@mhainc.org
Mental Health Association, 995 Worthington St, Springfield

2a. Your disability does **not** have to be documented for you to be eligible for this program.

2b. You need to have a notice to quit (an eviction notice) and a housing court date about your eviction case to be eligible for this program.

3. **Right to have eviction case heard in Housing Court rather than District or Superior Court** – If your landlord files an eviction case in District or Superior Court, you have the right to transfer your case to Housing Court any time before the trial begins. The advantage of Housing Court is that it has staff to help people who do not have a lawyer navigate through the process and it has housing specialists who can act as mediators between tenant and landlord.

- If you want to transfer your eviction case to Housing Court, fill out a **Notice of Transfer** form (www.mass.gov/courts/docs/forms/housing/noticeoftransfer.pdf) and give it to District Court, Housing Court, and your landlord/tenant (or your landlord/tenant's lawyer). You have until the day before the original trial date to deliver the forms. See **MA Housing Court FAQs** for more information at <https://www.mass.gov/guides/housing-courts-guide-to-landlord-tenant-issues> > Housing Court's Guide to Landlord and Tenant Issues

I am a victim of sexual assault and need legal representation or help (like for housing, safety, school, employment, or immigration). Who should I call?

Legal Aid for Survivors of Sexual Assault

- 1. **The Victim Rights Law Center** offers free legal services to victims of rape and sexual assault in Massachusetts. They can help you with housing, safety, education, privacy, immigration, employment, and benefits.
 - The office is in Boston, but they work with anyone in MA. www.victimrights.org
Call (617) 399-6720.
 - Satellite office in Belchertown
Call (413) 842-4020

- 2. **Community Legal Aid** provides free legal services to low-income and elderly individuals and families in western and central Massachusetts, including legal representation to victims of domestic and sexual violence, and help with housing, benefits, immigration, elder law, foreclosure prevention, disability eligibility, and unemployment.
 - Call (855) CLA-LEGAL or 855-252-5342
 - apply online at www.communitylegal.org.
Offices in Holyoke, Pittsfield, Northampton, and Springfield, and satellite offices in North Adams

- 4. **Center for Women and Community CWC** can connect survivors of sexual and domestic violence to a civilian advocate. A civilian advocate works on site at police departments (but is not an officer). Advocates can provide advocacy, counseling, safety planning, and go to court with survivors.
 - Call the CWC 24 hour hotline at (413) 545-0800 to speak with a counselor to get a referral
 - Main office: (413) 545- 0883
 - <http://umass.edu/cwc>

- 5. **Elizabeth Freeman Center** can connect survivors to a lawyer through the Lawyer for the Day Program provided by Community Legal Aid. For more information see Elizabeth Freeman Center under the “Legal Resources” section.
 - 24-Hour hotline: (866) 401-2425 (voice/TTY).
 - Main Office: (413) 499-2425
 - www.elizabethfreemancenter.org

What legal resources are available for people with disabilities?

Legal Aid for People with Disabilities

- 1. **The Disability Law Center** provides legal advocacy to people with disabilities on issues like access to services, special education, health care, disability benefits, rights and conditions in facilities.
 - Northampton (Western MA office): (413) 584-6337 or (800) 222-5619.
www.dlc-ma.org

- For legal advocacy on SSI/SSDI benefits in Franklin and Hampshire Counties, contact the [Center for Public Representation](#) in Northampton instead, at (413) 586-6024 or (413) 587-6216, online at www.centerforpublicrep.org
- 2. [Mental Health Legal Advisors Committee](#) provides free advice and referral information to any MA resident with a mental health concern. Also provides free informal advocacy or legal representation to low-income people with mental health concerns whose rights are being violated. Including legal issues involving mental health facilities, rights in the community, and access to services. In Boston. Usually when you call, you do not reach a live person immediately – leave a message for them to call you back.
 - Call (617) 338-2345 or toll free (800) 342-9092
 - (617) 227-6500 for TTY users and callers from jails and prisons
 - Online at www.mhlac.org
- 3. [Tenancy Preservation Program](#) – Works with tenants facing eviction as a result of behavior related to disability, to see whether the disability can be accommodated so you can stay in your home. More information at www.mass.gov/courts/programs/tenancy-program/
 - Franklin, Hampshire, and Hampden Counties:
Christine Harris, Director. (413) 233-5327, charris@mhainc.org
Mental Health Association, 995 Worthington St, Springfield
- 3a. Your disability does not have to be documented for you to be eligible for this program.
- 3b. You need to have a notice to quit (an eviction notice) and a housing court date about your eviction case to be eligible for this program.

RESTRAINING ORDERS

I am thinking about getting or modifying a restraining order. Where can I get help with that process?

SAFEPLAN: Assistance with Restraining and Harassment Prevention Orders

□ 1. **SAFEPLAN** – Provides free trained advocates to help victims of domestic violence, sexual assault, and stalking who are seeking protection from abuse. SAFEPLAN advocates can help you make a plan on how to stay safe, assist you in obtaining a restraining order from the court, accompany you to court hearings, and provide information on your options.

- **You can usually find SAFEPLAN advocates in the court.** If an advocate is not there when you come in, ask the court to contact one for you or call the SAFEPLAN program for your county:
- **For Hampshire County (and Westfield) SAFEPLAN**, contact [YWCA of Western Mass. Inc.](#) at (413) 732-3121.
 - Hampshire County Probate and Family Court
 - Eastern Hampshire District Court (Belchertown)
 - Northampton District Court
 - Westfield District Court

I am thinking about getting a restraining order but rely on the defendant for certain financial needs (like child support, housing, bills, or medical expenses) – what can I do?

Restraining Order Economic Relief Provisions

What they are:

- **Because you should not have to choose between safety and economic needs, Massachusetts restraining orders contain a section where you can request that the judge order your abuser to pay economic restitution and/or economic relief for certain things, including child support. You can also request a housing order that the abuser vacate (leave) and stay away from where you are living.**

Who they are for:

- **People getting restraining orders who require economic relief from the defendant.**

Where to request them:

- **Ask your SAFEPLAN advocate, victim witness advocate, Community Legal Aid (CLA) lawyer, or the court about requesting any of these things as part your restraining order.**

- 1. **Economic restitution order:** On the restraining order, you can request re-payment for lost wages, medical expenses, and other costs and damages suffered as a direct result of the abuse.

- 2. **As part of the restraining order, you can request economic relief for:** temporary child support; temporary spousal support; household bills/utilities; childcare; medical expenses, property damage; other out-of-pocket expenses related to the abuse; and/or other relief necessary for your protection.
 - 2a. **In court** - Because the restraining order is only temporary, judges in Probate and District Court often will want you to file for economic relief through divorce or separation agreements. But if you explain that you are not ready to file a complaint for divorce or for separate support (separate support = if you stay married but request custody order, support and/or health insurance for your child and/or yourself) and you need the money to support yourself and your family, the judge may be more receptive to your request.

UTILITIES

I need help paying my heating bills. Can I get fuel assistance?

Low Income Home Energy Assistance Program (LIHEAP)

What it is:

Help paying your heating bills during the winter (and year-round for households with a young baby, someone with a chronic disability, or an elderly individual).

Who it is for:

Low-income families and individuals.

Where to apply:

- **Franklin and Hampshire: [Community Action](#).**
(800) 370-0940 or www.communityaction.us/home-energy-assistance

Where to get help applying or defending your rights:

- ❖ **Community Legal Aid (see Legal Resources section)**

- 1. Apply as early as possible** - Apply early for fuel assistance, because the program's money usually runs out.
- 2. Discounted rate from your utility company** - If you are eligible for fuel assistance, you may also be eligible for a discounted utility rate.
 - 2a. Eligibility** - To get this discount, your income needs to be 60% of the median family income in the area or less. If you are receiving food stamps, TAFDC, or SSI, you should be eligible. Talk to your utility company about it.
 - 2b. Retroactive credit if you were paying full rate** - And if you were paying the full rate during the time you were eligible for the discount, you can retroactively gain credit for that money! Talk to your utility company.
 - If you need help gaining retroactive credit from a utility company, contact Community Legal Aid at (855) 252-5342.
- 3. Assistance paid to you if you pay for heat & hot water!** - If you are living in non-subsidized housing and paying for your own heat and hot water, fuel assistance will be paid to you directly.
- 4. Cromwell Waiver** - If you owe money to a utility company for past unpaid bills (in your name), you can sign an agreement called a Cromwell Waiver with a payment plan to pay them back. As long as you continue to make your plan payments on schedule, the utility company must continue to provide you with services.
 - 4a. Negotiate** - When you set up a payment plan, negotiate! No utility company should expect to receive 100% of the amount that you owe them.

- If you need help negotiating a payment plan with a utility company, talk with your DV/SA counselor. Sometimes Community Legal Aid can help too, at (855) 252-5342

5. **Winter moratorium** - MA law prevents utility companies from shutting off service during winter to households suffering financial hardship. If you are receiving fuel assistance, you can show your application to the utility company as proof of eligibility for the winter moratorium.

- If you are receiving fuel assistance and you receive a shut-off notice from the utility company, you may be able to get advocacy help from Community Legal Aid at (855) 252-5342

6. **Shutoff protection for low-income households with infants, people with disabilities, or seniors** – If you have financial hardship and are living with a baby under 1 year old, or have a chronic disability or are living with someone who does, or everyone in your household is over 65, you are entitled to continuing service, no matter the season, even if you receive a shut-off notice. Call your utility company to find out how to register for shutoff protection. You may be asked to have your medical provider fill out a form for the utility company. You might also need to complete a hardship waiver form for the utility company. See www.massresources.org/shutoff-protection.html

What other fuel assistance programs are out there?

Fuel Assistance:

1. **Amherst Community Connections** provides emergency financial assistance to low-income individuals. Financial assistance can help with basic needs, housing, utility shut-off, medication, transportation, employment, and ID/birth certificate application fees. Application forms are available online at <http://www.amherstcommunityconnections.net/the-peoples-fund>.

- Office: (413) 345-0737

Fuel Assistance: Good Neighbor Energy Fund

What it is:

- Helps MA residents who are facing a short-term financial crisis pay for winter heating fuel and other energy bills.

Who it is for:

- MA residents facing a short-term financial crisis, who do not qualify for state or federal fuel assistance programs, and who meet income requirements. Your citizenship status does not matter for this program.

Where to apply:

- Your local Salvation Army Service Center. Visit www.magoodneighbor.org for more information

1. **Apply early** - The application process usually opens in January. Apply early, because the program often runs out of money.

- 2. **Max \$250 per household per season** – If you are eligible for the [Good Neighbor Energy Fund](#), you can receive up to \$250 per household per heating season.
 - 2a. **Eligibility** - To be eligible, your household gross income must be between 60-80% of the state median income. For example, in 2013-2014, a household of 2 people would be eligible if it had a total income between \$41,932 and \$55,908.

Fuel Assistance: Local Resources

- 1. Ask your local domestic violence/rape crisis center what other resources are available.

VICTIM COMPENSATION

I am the victim of a violent crime in Massachusetts (this includes domestic violence or sexual assault), can I receive financial assistance for all that it cost me?

What it is:

- Financial assistance to victims, up to \$25,000 per crime (in the case of intimate partner violence the max is per abuser, not per incident), to help victims pay for uninsured medical, dental, counseling, lost wages, and other expenses.

Who it is for:

- Victims of violent crime in Massachusetts, dependents and family members of homicide victims, any person responsible for the funeral expenses of a homicide victim. The crime must have been charged, but does not have to have been convicted.

Where to apply:

- [Victim Compensation & Assistance Division](#), MA Office of the Attorney General. Call (617) 727-2200 x2160 or visit www.mass.gov/ago/public-safety/resources-for-victims/victims-of-violent-crime/victim-compensation.html

- 1. **Conviction not required** - For you to receive compensation for a crime, the crime must have been charged, but does not need to have been convicted.
- 2. **Reporting time requirements and exceptions** - In general, the crime must have been reported to law enforcement within 5 days of it happening and victim compensation applied for within 3 years of the crime. Survivors of domestic and/or sexual violence, minors, and people who discover the crime at a later date are not held as strictly to these requirements.
 - 2a. **Law enforcement cooperation requirement and exceptions** - There is also a requirement that you cooperate with law enforcement officials in the investigation and prosecution of the crime, but this requirement can be waived if you have a reasonable excuse not to cooperate (like fearing for your safety).
- 3. **You do NOT need to have filed charges** - The Attorney General, Maura Healey, considers a report filed with law enforcement sufficient.
- * 4. **Compensation can be awarded for outstanding expenses or out-of-pocket costs related to the crime** - These include medical expenses, hospital expenses, lost wages, counseling expenses, security measures (new door, lock, alarm – up to \$500 cap), and more. Unfortunately, compensation is NOT awarded for pain and suffering, or lost or damaged property.
 - See the back of this guide for More Information on what sorts of things you can get victim compensation for.
- * 5. **No time limit on using the funds (up to \$25,000)** - There is a limit of \$25,000 per crime that you can receive, but there is no limit on the amount of time you have to make use of these funds.

- See the back of this guide for More Information on how the \$25,000 limit works.

* **6. If you have an exam by a SANE nurse** - If you are a victim of sexual assault and you have a Forensic Sexual Assault exam by a SANE nurse or other medical provider, a special victim compensation application will be in the kit for you. Because the kit procedure involves informing law enforcement (you can choose whether to include your name), you do NOT need to separately report the crime. You also do NOT need to send the application in right away. When you do send your application in, you will want to include a copy of your Treatment & Discharge form (form 6) from the SANE kit. If you have an exam done but don't know if you want to keep the application that comes with it, write down your kit number. You can submit a general form at a later date as long as you have your kit number. As of November 2010, victims of sexual assault are eligible for all forms of victim compensation.

- See the back of this guide for More Information on what sorts of things you can get victim compensation for.

6a. Minors can sometimes apply without involving their parents - In general, minors cannot file for victim compensation, but under the current Attorney General, Maura Healey, minors who wish to apply for victim compensation after a sexual assault but do not wish to involve their parents or guardians, may do so.

UNEMPLOYMENT INSURANCE (UI)

I recently lost my job. How can I get unemployment payments?

What Unemployment Insurance is:

- Temporary cash payments.

Who it is for:

- Workers who have lost their jobs through no fault of their own (including if you lost your job because of domestic violence).

Where to apply:

- **[Department of Unemployment Assistance \(DUA\)](#)**.
You can apply online at <https://www.mass.gov/how-to/apply-for-unemployment-benefits> or by phone.
- **To apply by phone call (877) 626-6800. To shorten wait times, they have a schedule. Call on:**
 - Monday if your SSN ends in 0 or 1;
 - Tuesday if it ends in 2 or 3;
 - Wednesday if it ends in 4, 5, or 6;
 - Thursday if it ends in 7, 8, or 9;
 - Friday for any number.

1. Domestic violence and UI - If you had to leave your job because of domestic violence or you were fired because of circumstances resulting from domestic violence, you can apply for unemployment insurance.

2. Job training program counts as looking for work - If you enroll in a job training program approved by the Department of Unemployment Assistance (DUA), you can collect unemployment benefits without having to also look for work.

3. If the job training program you're in will last longer than your benefits - If you applied to a DUA-job training program within the first 15 weeks of starting to receive unemployment benefits and the training program lasts beyond the time your unemployment benefits are set to expire, you can apply for an extension of benefits until the end of your program (maximum of 26 weeks). This is known as the Training Opportunities Program ("Section 30").

4. You may be eligible for both UI and TAFDC - If the unemployment benefit you are receiving is low, you could qualify to receive both unemployment insurance and TAFDC.

5. If you apply for UI and are denied - If you are denied UI but believe that decision was incorrect, you should appeal. Appeal within 10 days of getting the notice of disqualification.

- To appeal, complete the request included in your disqualification notice. Where it asks why you are appealing, you can simply write, "I disagree because I think I am eligible for benefits"

- Then call Community Legal Aid for help with the appeal process, at (855) 252-5342, or visit www.communitylegal.org (see Legal Resources section)

- 5a. **If you did not appeal within 10 days** – You can appeal within 30 days of getting your notice of disqualification, if you can show good cause for why you are filing late. Good causes can include: domestic violence, serious illness, inability to understand English where no translator is available, death of a household member, or other things.

- 5b. **Keep certifying your claim for benefits and work search while you appeal** – It is very important to keep requesting your benefits each week through UI Online or TeleCert during your appeal. If you don't, you may not be able to receive these retroactive benefits if your appeal is successful.

HEALTH CARE

Where can I go for free or reduced-cost health care? And where can I sign up for free or subsidized health insurance?

What it is:

Places to get free or reduced cost health care, and/or to sign up for free or subsidized health insurance.

Hampshire County

- 1. **Hampshire HealthConnect**- Helps uninsured and underinsured people get health coverage and health care.
 - A program offered in partnership with Cooley Dickinson Hospital. Offices in Northampton and Amherst. Call (413) 582-2848. See <https://www.cooleydickinson.org/programs-services/hampshire-health-connect/>

- 2. **Hilltown Community Health Centers** - Provides medical and dental health, behavioral health care, eye care and related services to people in the Hilltowns and surrounding areas. They also have on-call doctors and dentists for emergencies. Also has free Navigator services on staff to help you access the most affordable health insurance available. www.hhcweb.org
 - Call Worthington Health Center at (413) 238-5511. Office is open 8am-5pm (Monday, Wednesday, and Friday) or 8am-7pm (Tuesday and Thursday), as well as some Saturday mornings. You can call this same number for emergencies that happen after-hours, on a holiday, or over the weekend to reach the doctor on call.
 - Call Huntington Health Center at (413) 667-3009. Office is open 8am-7pm (MW) or 8am-5pm (TThF) on weekdays, as well as some Saturday mornings. You can call this same number for emergencies that happen after-hours, on a holiday, or over the weekend to reach the doctor on call.

- 3. **Tapestry Health** – Provides family planning and reproductive health services to people regardless of their ability to pay. Services include emergency contraception, birth control, pregnancy testing, testing for sexually transmitted infections (STIs), OBGYN appointments, needle exchange, and more. www.tapestryhealth.org
 - Northampton (413) 586-2539 – Family Planning & Reproductive Health
Monday 12:00pm-8:00pm, Tuesday 12:00pm-6:00pm, Wednesday 9:00am-5:00pm, Thursday 12:00pm-9:00pm, Friday 9:00am-5:00pm
 - Northampton (413) 586-0310 – Syringe Access Program and Overdose Prevention
Monday-Friday 9:00am-5:00pm
Monday through Friday, 9am-5pm.

- 4. **Behavioral Health Network (BHN) The Carson Center for Human Services** (formerly known as Valley Human Services) – Provides behavioral health and rehabilitation services, including: crisis services; therapy; supportive services for domestic violence, substance abuse, and people with developmental disabilities; childcare programs; summer camp; a young parent program; and more.
 - Have an office in Ware. Call (413) 572-4132. www.carsoncenter.org

- 5. **Community Action's Access to Health Care program** – Offers application assistance for health insurance programs. Can help people understand letters they get about their insurance, how their plans work, and how renewals work. For people up to age 64.
 - Call Community Action's Hampshire County office at (413) 582-4237 or visit
 - <https://www.communityaction.us/community-resources-advocacy>

CHILDCARE

I need childcare assistance and am on TAFDC. Can I get childcare assistance through TAFDC?

TAFDC Childcare

- 1. **Childcare if you are on TAFDC (free, no wait list)** – If you are on TAFDC and working, going to school, in a training program, doing community service, or doing approved job searching (any of which = being in the Employment Services Program) for 20+ hours/week, you are eligible for free subsidized childcare. No wait list.
 - Apply at your local DTA office. Call (800) 249-2007 to find the office nearest you, or look at the online list of DTA office locations at <https://www.mass.gov/orgs/department-of-transitional-assistance/locations?page=1>
 - You can also find a DTA child care fact sheet with this link: <https://www.mass.gov/files/documents/2019/05/09/ccfs-eng-spa.pdf>

- 1a. **Getting TAFDC for the childcare** – If you are eligible for TAFDC, even if it would only be for a very small amount of cash assistance, it can be worth doing so that you can get free childcare. Plus you will be eligible for subsidized childcare after you stop getting TAFDC.

How does it work?

- 2. **The process** – You apply through DTA. If you are eligible, DTA will give you a referral. Bring this referral to your regional Child Care Resource and Referral Agency (CCR&R). The CCR&R will meet with you and give you a voucher to use with the licensed childcare provider you choose.
 - To find a CCR&R near you, search the online list at www.eec.state.ma.us/ChildCareSearch/CCRR.aspx

- 2a. **CCR&Rs must honor a DTA referral** – They must provide the voucher for the full length of time as referred by DTA, and should not require that you prove your eligibility to them if DTA has already said you are eligible.

- 2b. **CCR&Rs should add travel time!** – CCR&Rs should ask whether you need childcare for the time it takes you to travel between the childcare provider and your activity (job, training, community service, job search), and add up to 5 hours per week of childcare to account for this time. If they don't, ask them to add travel time.

What if I have someone watching my kid(s) already, or I want to arrange for someone to watch my kid(s)?

- 2c. **Informal (unlicensed) childcare**– If you prefer, you can get a voucher for childcare you arrange yourself.

2d. **How much vouchers pay** – Informal vouchers pay \$15/day for 6+ hours of childcare per day or \$8/day for fewer than 6 hours a day.

2e. **Who can be an informal childcare provider** - An informal provider can be any adult (except adults without work authorization) providing the childcare in your home (must pass criminal background check) or an adult relative providing the childcare in her/his home or yours. All informal providers must attend a CCR&R orientation session and fill out a contract.

How much licensed childcare can I get?

3. **Service need** – Full-time licensed childcare if your activity (job, education or training, community service) is 30-50 hours/week or if you are a full-time high school or college student (12 credit hours for college). Part-time licensed childcare if your activity is 20-30 hours/week.

Which of the children I care for are eligible for childcare?

4. **Which children are eligible for childcare** - Children under 13 years old, or children under 16 years old with special needs, or children under court supervision are all eligible for childcare if they fall into one of these categories:

- children on TAFDC,
- children NOT on TAFDC because of the “family cap” rule*,
- children on SSI, or
- foster children

***Note: “Family cap” children are eligible for childcare!**

When can the referral start?

5. **DTA’s referral can begin 2 weeks before you start your activity** - DTA can provide a referral up to 2 weeks before you start your job, school or training, job search, or community service. This can give you time to meet with a CCR&R counselor (required), select a childcare provider, and allow your child(ren) to get used to the provider before you start your activity.

I am in an education or training program – can I get childcare for my study time?

6. **DTA should add 1 hour of study time for each hour of your class time** –To allow you time to do homework and study, you are eligible for 1 hour of childcare for study time per hour in class, if you are in an approved education or training program.

I stopped getting TAFDC but am still in my education or training program. Can I still get TAFDC childcare?

- 7. **You can continue to get free childcare while you finish your education or training (6 months, free)** – If your TAFDC case closes while you are still in your approved education or training program, you can continue to get childcare authorized by DTA until the activity is finished or for 6 months after your TAFDC case closes, whichever is sooner.
 - 7a. **“Finishing” training or education does not have to mean graduating** in this case. It can mean completing the next semester, for example.

I am no longer on TAFDC, but was on it sometime in the past 12 months, can I get childcare assistance?

TAFDC Transitional Childcare

- 1. **Transitional childcare (subsidized, no wait list)** – If you stopped getting TAFDC sometime in the last year and are currently working, you are eligible for transitional childcare up to 1 year from the date your TAFDC case closed. You can request transitional childcare from DTA anytime within the 12 months after your TAFDC case closes. You will need a new referral from DTA (not the one you used while on TAFDC).
 - 1a. **Co-payment fees** - Depending on your income, you may have a co-pay fee for childcare. A CCR&R counselor will go over with you what this fee would be.

What if I still need childcare after the 12-month period?

- 1. **Continuity of care (no waitlist)** - If the 12-month transitional period ends and you have a continuing service need (like work) and you meet the eligibility requirements for income-eligible childcare, you can be “rolled over” to income-eligible childcare (subsidized childcare) and skip the wait list.
 - Go to your subsidy administrator (your CCR&R or your contract slot provider) to report your change in eligibility (that you are no longer receiving TAFDC childcare or TAFDC transitional childcare) and to recertify under the income-eligible program. (If the contract slot provider doesn’t have any income-eligible slots available, you should be able to get a contract slot elsewhere or a voucher from your CCR&R).

My family is homeless. What childcare assistance is available to me?

Childcare for Homeless Families

- 1. **Homeless childcare program** – You may be eligible for free or reduced-fee childcare if:
 - you are living in a domestic violence shelter, a DHCD/DCF homeless shelter or temporary housing, or getting DHCD homeless services,
 - and you meet the [income limits](http://children.massbudget.org/income-eligible-child-care-child-care-access) of the Dept. of Early Education and Care (EEC). Find the income limits at <http://children.massbudget.org/income-eligible-child-care-child-care-access>
- 1a. **Free or reduced-fee** – Depending on your situation, the childcare will either be free or reduced-fee. You’ll need to find an available homeless slot with a contract provider before requesting DHCD/DCF approval.
 - To apply, ask your DHCD/DCF shelter case manager or homeless services provider to help you find an available homeless slot for your child. Once you have identified one, ask them to send a referral to DHCD/DCF for approval.

I am no longer homeless, but still need childcare – is assistance available to me?

- 2. **Continuity of care (no waitlist)** - If you were in the homeless childcare program and no longer qualify because you are no longer homeless, but you meet the eligibility requirements for income-eligible childcare, you can be “rolled over” to income-eligible childcare (subsidized childcare) and skip the wait list.
 - Go to your subsidy administrator (your CCR&R or your contract slot provider) to report your change in eligibility (that you are no longer homeless) and to recertify under the income-eligible program. (If the contract slot provider doesn’t have any income-eligible slots available, you should be able to get a contract slot elsewhere or a voucher from your CCR&R).

I am a teen parent, or about to be a teen parent. What childcare assistance is available to me?

Childcare for Teen Parents

- 1. **Teen Parent Child Care (TPCC)** – Provides free or reduced-fee childcare and free transportation to teen parents and support services to pregnant teens. Also provides/requires counseling and parenting ed. You are eligible if:
 - you are a teen parent or pregnant teen (3rd trimester), or a young parent (20yo+) with special needs; and

- you go to high school or a GED program full-time, or if you graduated from high school, you attend an approved work, education, or training program; and
- you meet the [income limits](#).
Find the income limits at <http://children.massbudget.org/income-eligible-child-care-child-care-access>. These are the same as the income limits for income-eligible childcare (Note: even if you are living with your parents, their income does NOT count!)
- To apply if you are on TAFDC, see the TAFDC Childcare section above. When you bring your DTA referral to a Child Care Resource and Referral (CCR&R) agency, ask if there are TPCC slots available (even if not, you are still eligible for a voucher because you are on TAFDC)
- To apply if you are not on TAFDC, ask your regional Child Care Resource and Referral (CCR&R) agency if you are eligible for TPCC
- You can also apply directly to any licensed childcare provider with TPCC contracted slots (see Income-eligible childcare section for more information on what a contracted slot is)
 - 1a. **Continuity of care (no waitlist)** - If at the end of your time with TPCC, you still need childcare and you meet the eligibility requirements for income-eligible childcare, you can be “rolled over” to income-eligible childcare assistance (subsidized childcare) and skip the wait list.
- For continuity of care, go to your subsidy administrator (your CCR&R or your contract slot provider) to report your change in eligibility (that you are no longer in TPCC) and to recertify under the income-eligible program. (If the contract slot provider doesn’t have any income-eligible slots available, you should be able to get a contract slot elsewhere or a voucher from your CCR&R).
- 2. **TAFDC childcare (free, no waitlist)** - If you are receiving TAFDC and meet the school attendance requirements, you are eligible for TAFDC childcare (see TAFDC Childcare section above).
 - 2a. **If you are not on TAFDC but your child is** - If you receive TAFDC for your child(ren) but don’t qualify for TAFDC yourself because you’re on SSI or in foster care, you are still eligible for TAFDC childcare.

*I need childcare assistance but don't fall into the categories in the sections above (TAFDC, former TAFDC, homeless, teen parent).
How do I get on the waitlist for subsidized childcare?*

Income-Eligible Childcare (Childcare vouchers)

- 1. **Income-eligible childcare assistance** – Childcare vouchers and slots exist for low-income families with children under 13 years old and older children with special needs. But the wait list for these vouchers is very long (over 50,000 at the time this guide was written). It can take years to get a voucher.

- Apply at your regional Child Care Resource and Referral agency (CCR&R). To find a CCR&R near you, search the online list at <http://www.eec.state.ma.us/ChildCareSearch/EarlyEduMap.aspx>
 - You can also call the Dept. of Early Education & Care (EEC) at (617) 988-6600 for more information. EEC is the department in charge of the program.
- 1a. **Tip: You can apply to the waitlist before you have the actual need** - EEC only reviews eligibility when your name comes to the top of the waitlist. So you can apply before you need subsidized childcare, if you anticipate that you will need it down the road.
- 1b. **Renew every year** – If you are on the waitlist, you will get a renewal letter every 12 months – reply to this letter to stay on the waitlist.
- You can reply by contacting your CCR&R (or contracted provider if you signed up with a specific provider), OR,
 - or online [EEC Self Service Household Access System](https://earlyedncareop.eec.state.ma.us/KinderWait/KWClientAccess/Welcome.aspx) (<https://earlyedncareop.eec.state.ma.us/KinderWait/KWClientAccess/Welcome.aspx>), OR,
 - Calling Mass 211

Who is eligible for income-eligible childcare?

- 1c. **Eligibility** – You can qualify for income-eligible childcare if:
- ➔ you have children under 13 years old (or children under 16 years old with special needs) **AND** you meet the activity requirement, meaning you are doing one of the following:
 - you are experiencing domestic violence
 - you are in a substance abuse rehabilitation program
 - you are looking for a job (up to 8 weeks)
 - you are working (full or part-time)
 - you are taking maternity leave from your job (up to 12 weeks)
 - you are in an education or training program
 - you or your child has a disability
 - you are homeless and searching for housing
 - you are over 65 years old and retired, or
 - you are deployed or activated in the military
 - AND** you meet income requirements, which currently are:

For families without a disabled child or adult: income must be below 50% of the state median when you apply. Once you are accepted, you can stay in the program until your income reaches 85% of the state median.

For families with a disabled child or adult: income must be below 85% of the state median when you apply. Once you are accepted, you can stay in the program until your income reaches 100% of the state median.

(See <http://children.massbudget.org/income-eligible-child-care-child-care-access> for more information on income requirements).

- 1d. **Domestic violence or substance abuse rehab can count as a service need** – As noted in the Eligibility section above, if you are experiencing DV or participating in a substance abuse rehabilitation program, you may be eligible for full-time or part-time childcare, without meeting the activity requirement.
 - You'll need to provide verification to your subsidy administrator (either the CCR&R or the contract provider you're seeking a slot with). If for domestic violence, provide a written statement from your social services advocate. If in a substance abuse program, provide a written statement from the program, which includes date of entry and expected date of completion (if possible). Your subsidy administrator will need to get approval from EEC.

If I get off the waitlist, how much will I pay for childcare?

- 2. **Sliding scale co-pay** – In most cases, you will pay a co-payment based on a sliding scale fee according to your income and family size. The co-payment fees are set by the Dept. of Early Education & Care (EEC).

What's the difference between a voucher and a contracted slot?

- 3. **Voucher v. contracted slot** – There are two types of income-eligible childcare assistance: a voucher or a contracted slot. A **voucher** allows you to choose any childcare provider with space who accepts vouchers. With a voucher, you can switch providers. **Contracted slots** are spaces at specific daycare programs set aside for low-income families. With a contracted slot, it can be difficult to switch to a different provider.

Are there other programs that can provide free daycare or social services for my kid(s)?

Head Start and Early Intervention

- 1. **Head Start/Early Head Start** – Free part-time and/or full-day childhood programs for families with limited incomes with children age 0-5. Including free daycare, free health care, and meals and snacks.
 - Call (866) 763-6481 or use the online [Head Start Locator \(https://eclkc.ohs.acf.hhs.gov/center-locators\)](https://eclkc.ohs.acf.hhs.gov/center-locators) to find out about programs in your area.
- 1a. **How do I know if I am eligible?** – If your family is getting TAFDC or SSI, you are eligible. You are also eligible if your family's income is not more than 100% of the Federal Poverty Level.
- 1b. **"Over income" slots** – Up to 10% of the Head start/Early Head Start slots can go to families who make more income than is allowed by the program. If your income is too high for your family to be automatically eligible, ask if there are any "over income" spaces available in the program you are interested in.

- 2. **Early Intervention** – Free social services for children age 0-3 who have developmental delays or are at risk for them.
 - Call Family TIES of Massachusetts at (800) 905-8437 or look on their website (www.massfamilyties.org/ei/eicity.php) for [Early Intervention programs by city](#)
 - 2a. **Free transportation** – You and your family can get free transportation to any services that are part of your child’s Early Intervention service plan.

CRIMINAL OFFENDER RECORD INFORMATION (CORI)

I think I may have a state criminal record. How can I check? If so, how can I seal my record? And what are my rights about how potential employers or landlords can use the information in my record?

What it is:

- If a state criminal case has been brought against you in MA (even if the case was dismissed or you were found not guilty), it will be on your record. Criminal records can make it hard to find a job or get housing. But you have rights, including being able to seal your records after a certain amount of time.

Who deals with these records:

- MA Department of Criminal Justice Information Services (DCJIS).

Where to find out more:

- Greater Boston Legal Services has published a helpful [Know Your CORI Rights guide pamphlet, available online](#) (<https://www.mass.gov/files/documents/2019/03/18/CORI%20booklet%20FINAL.pdf>)
- **Get your CORI** - It is important to know what's on your CORI because the offenses can be sealed after a certain amount of time and because the record might contain mistakes. There is a \$25 fee to get your CORI, but you can get this fee waived if you file an affidavit of indigency.
- You can get your CORI online at <http://icori.chs.state.ma.us/> or by mail using a [CORI Personal Request Form](#) (available online at www.mass.gov/eopss > Criminal Record Check Services > CORI Forms and Information > scroll down to Request Forms)
- See the back of this guide for More Information on getting the \$25 fee waived.

2. **What it means to seal your records** - If you seal your records, they will not show up at all for most employers who request your record. The exceptions to this rule are if you applying to be a foster parent or adopt a child or if you applying to be a daycare worker.

3. **Timeline for sealing your records** – Most misdemeanor cases can be sealed after 3 years. Most felony cases can be sealed after 7 years.

3a. **If you were found guilty** - The waiting period starts from the date you were found guilty, or (if the case resulted in your incarceration) the date you were released from incarceration, whichever is later.

3b. **If you were found not guilty, the case was dismissed, the prosecutor dropped the case, or this was a first-time drug possession conviction** – You can ask a judge to seal your case before the waiting period is up (see “No wait period for certain cases” below). Or you can wait 5 years for most misdemeanor cases and 10 years for most felony cases and seal your records by mail. The waiting period for sealing by mail starts from the date of the case’s disposition (meaning the date of the not-guilty finding, the dismissal, or the prosecutor dropping the case).

- 3c. **If your case was dismissed after a Continuance Without Finding (CWOFF)** - The waiting period starts on the date of CWOFF, rather than the later date of the dismissal.

- 3d. **If you have more than one conviction** - the 5- or 10-year waiting period is from your most recent conviction date. If you get two convictions, the older one cannot be sealed until the appropriate amount of time has passed since the newer one.

- 4. **No wait period for certain cases** – In 2014, the state made it easier to seal certain criminal cases through the court system, without having to wait the waiting period. The process is free. You can seal certain cases – cases in which you were found not guilty, cases that were dismissed or which were dropped by the prosecutor (“nolle prosequi”) even if you were on probation, and first-time drug possession convictions – without waiting the 5 or 10 years, if you can show “good cause” for why they should be sealed.
 - 4a. **“Good cause”** – Can include things like: you were denied or are at risk of being denied jobs because of your CORI, you have trouble getting housing because of your CORI, you have made efforts toward self-improvement, and more (see an extended list at this link: <https://www.masslegalhelp.org/cori/good-cause>)

 - 4b. **How to seal a case in court** – The process involves filing a petition to seal (and often also a motion to seal) and going to court for hearings. You are allowed to file letters to support your petition and a sworn statement (affidavit) that explains why it is important that your records be sealed.

 - 4c. **If a judge denied your petition to seal before August 2014** – You can file a new petition in court. It should be easier to seal your CORI now since you only have to show “good cause.”

- * 5. **To seal a conviction once enough time has passed** - you mail a petition to seal form (www.mass.gov/courts/docs/probation/sealingpetition.pdf) to the Commissioner of Probation. There’s no charge for this and it’s an automatic process: if you qualify, your record is sealed – there’s no hearing.
 - See the back of this guide for More Information on what it means to seal your record, and what kinds of records can’t be sealed.

- 6. **Know your [CORI rights](#)!** You have the right to get a copy of your own CORI; You have the right to get mistakes on your CORI fixed; No one can ask you to get your own copy of your CORI for him or her; You have a right to know who got copies of your CORI; and when asked about your record, you have a right to say “I have no record” once your records are sealed (unless you are an immigrant and asked in relation to your citizenship application). See <https://www.masslegalhelp.org/cori/your-rights> for more information.

- * 7. **You also have [CORI rights in jobs and housing searches](#)!**
 - See the back of this guide for More Information. Or see <https://www.masslegalhelp.org/cori/your-rights>

TAXES

It's tax time. Should I file my taxes? And how can I get more money back when I do?

Earned Income Tax Credit (EITC)

What it is:

A tax credit for low or moderate income individuals and households, to help you keep more of what you earned.

Who it is for:

Low or moderate income individuals and households who earned money (even just a little bit) in any of 3 previous tax years.

Where to get help filing for this credit:

➤ Your local Volunteer Income Tax Assistance site (see VITA Site section).

* 1. **Why you should apply** - If you earned money in any of the past three years, are part of a low- to moderate-income household, and are a US citizen or resident alien, you probably qualify to receive an EITC refund from the federal government. Each year, many of us who don't file our taxes are missing out on this money. Massachusetts also offers an EITC refund, calculated at 15% of your federal refund.

➤ See the back of this guide for More Information on how much money you could receive from an EITC refund.

2. **You have 3 years to file for a refund** - Didn't file last year? Not to worry, you have up to 3 years to file for a refund (meaning you could file in 2015 to receive refunds for 2012, 2013, and 2014 all at once!)

3. **If your children live primarily with you: claim yourself as head of household** - If your children live primarily with you, you can always claim yourself as head of household for EITC, even if your ex can claim the children as dependents for income taxes purposes as part of a settlement or court decision.

4. **You can use the [EITC assistant](https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant#Choose-Assistant)** (<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant#Choose-Assistant>) to find out if you are eligible and to estimate your return.

Where can I get free, reliable help filling out my taxes?

VITA Sites (Volunteer Income Tax Assistance)

What they are:

➤ VITA sites offer free tax preparation to individuals and families who are low or moderate income (Generally make \$55,000 or less), persons with disabilities and limited English speaking taxpayers. The sites, staffed by IRS-trained volunteers, will

make sure you receive all the tax benefits and refunds that you are eligible for (like EITC, Child Tax Credit, Child and Dependent Care Credit, and education credits).

Who it is for:

- ✓ Low- or moderate-income individuals and families at tax time.
- ✓ Persons with disabilities
- ✓ Limited English speaking taxpayers

Where to find a VITA site:

- VITA sites are open early/mid-January through April and ask you to make an appointment ahead of time.
 - Franklin and Hampshire: [Community Action! \(www.communityaction.us/free-tax-assistance-program.html\)](http://www.communityaction.us/free-tax-assistance-program.html)

I have tax debts that are actually the responsibility of my spouse/ex-spouse. How can I be relieved of these debts?

Innocent Spouse Relief

What it is:

- A way to file with the IRS to be freed of federal tax debts that are the responsibility of your abuser (spouse or ex-spouse). (See #4 in this section for information on how file to be freed of state tax debts).

Who it is for:

- If the IRS is attempting to collect tax, interest, or penalties from you for debts that are actually the responsibility of your ex, you can file with the IRS for Innocent Spouse Relief.

How to apply:

- **Send in [Form 8857](#) when you file your taxes. (See <https://www.irs.gov/businesses/small-businesses-self-employed/innocent-spouse-relief>)**

Where to get help applying:

- Ask at your local VITA site if someone can help you (see VITA sites section above)
- IRS live telephone assistance hotline: 1-(800)-829-1040

* **1. How it works** - If you establish that you signed a joint return with your abuser (spouse) under duress (threat of harm or other form of coercion), then it is not a joint return, and you are not liable for tax deficiency for that return.

- See the back of this guide for More Information on eligibility for Innocent Spouse Relief.

2. Up to 10 years to file if the IRS says you owe it money (or 2 years if you already paid the IRS the money) - You have 10 years to file, starting when the IRS first attempts to collect a

balance due from you. You have only 2 years if you are filing to be granted a credit or refund for money you already paid them.

3. **Your spouse/ex-spouse will be notified you are filing for relief but should not be given any personal information about you** - Your spouse/ex-spouse will be notified that you are filing for relief, but your spouse or ex-spouse should NOT be given any personal information about you (current name, address, phone number, etc.) To make sure of this, you can write "Victim of Domestic Violence" with a Sharpie on the form, so the IRS will be sure to get the message.

4. **For state tax debts**, you can file an Application for Relief from Joint Income Tax Liability with the MA Dept. of Revenue.

- See www.mass.gov/dor > Tax Forms > Miscellaneous > Additional Forms > Form 84 (Application for Relief from Joint Income Tax Liability) for more information.

CONSUMER PROTECTION

I was cheated or treated unfairly by a business in the area. What can I do?

1. **Talk with your Local Consumer Program** – These are government-funded programs with staff trained to talk to a business for you if it treated you unfairly or deceptively. The staff can help you mediate the complaint and negotiate any settlement. If they are unable to resolve your complaint, they can explain your options for small claims court, face-to-face mediation, or a private attorney. They cannot give you legal advice.
 - [Hampshire Consumer Protection Unit](#): Northwestern District Attorney's Office, Northampton.
Call (413) 586-9225 for Hampshire County .
Online at www.northwesternda.org/consumer-protection
2. **You can also call the Massachusetts Consumer Hotline** - For complaints about businesses and other consumer matters. Monday through Friday 10:00am-4:00PM.
 - Call (888) 283-3757 or (617) 727-8400
3. **You can also file a consumer complaint online** - File a consumer complaint online through Mass.gov. You can also access the form by going to Mass.gov > Living > Legal & Justice > Contact the Attorney General's Office > File a Consumer Complaint > File a Complaint online.

CREDIT & IDENTITY, DEBT and SAVING

How can I check my credit report for free? How can I dispute any errors I find on it?

Credit Reports

What it is:

Your credit score is a record of your bill-paying. The better your score, the less it costs you to borrow money and the easier it is to get a loan or rent an apartment.

Abusers often lower your credit by using credit cards/borrowing money in your name or your children's names, so it is important (and easy!) to check your report.

- 1. **Free credit report** - By law, you are entitled to receive one free credit report per year (and more in certain circumstances) from each of the three credit bureaus. You can get your score from all three bureaus at once, or one at a time. Checking your own credit report or credit score does NOT affect your credit score, no matter how many times you check it.
 - To obtain your free credit report, go to www.annualcreditreport.com or call (877) 322-8228.
 - 1a. **Watch out for other sites** - Avoid other sites offering “free credit reports” or “free credit scores” that ask for your credit card information and may enroll you in a monthly plan with a fee.
 - A trustworthy site that does offer free “no strings attached” credit checks is Credit Karma. Credit Karma performs a “soft” inquiry on your credit reports (“soft” inquiries do not affect your credit score)
 - 1b. **What your credit report will tell you** - Your credit report will tell you about your current and recent credit and loan accounts (balance owed, payment history) and collections accounts.
 - 1c. **Tip: Getting your credit report from one credit bureau at a time** – Because you can get your report from one bureau a time at www.annualcreditreport.com, you can keep an eye on your credit year-round without having to pay a credit monitoring service, by rotating every four months. (An example would be getting your report from Equifax each January, from TransUnion each May, and from Experian each September).
 - 1d. **Credit score** - Getting your credit score (rather than just your report) costs money. Though usually all the information you need is on a credit report, if you want to know your score the cheapest option is usually TransUnion. You can get your score from TransUnion when you request your credit report from them; it currently costs \$9.95 online or \$9.95 by mail.
 - 1e. **When am I entitled to more than one free credit report (per bureau) per year?** – Usually, you are entitled to a free credit report from each of the three credit bureaus once per year. You can get another free credit report from them within the year if: a) a company denies your application for credit, insurance, or employment

based on your score (you must ask for your report within 60 days of receiving notice of the action); b) if your report is inaccurate because of fraud, including identity theft; c) you're unemployed and plan to look for a job within 60 days; or d) you're receiving public welfare assistance (like TAFDC, EAEDC, or SSI).

2. **Disputing errors** - See something wrong on your credit report? Tell all three credit bureaus, in writing, what you think is inaccurate and why, and request that it be removed or corrected. The [Federal Trade Commission](http://www.federaltrade.commission.gov) has a [sample dispute letter](http://www.consumer.ftc.gov) online at www.consumer.ftc.gov > Money & Credit > Credit & Loans > Disputing Errors on Credit Reports. Include copies (NOT originals) of documents that support your position. The credit bureaus have 30-40 days to respond to you in writing.

2a. **Tip: notify the creditor of your dispute** and send it all copies of supporting documentation as well.

2b. **It's better to mail your dispute** than to use the online dispute process. If you use the online process, it is harder to track the progress of your dispute, and you lose your right to litigate the case in court.

2c. **If you disagree with the results of the credit bureaus investigation** - You can write a short statement explaining why you disagree. The credit reporting agency must include your statement each time it sends out your credit report.

3. **Filing a complaint with the Consumer Financial Protection Bureau (CFPB)** - Still have an issue with your credit report? Submit a complaint with the CFPB online at www.consumerfinance.gov/complaint or by calling (855) 411-2372 or TTY/TDD: (855) 729-2372, Monday through Friday 8:00am-8:00pm. More than 180 Languages available.

How can I protect my credit and identity?

Protecting your Credit and Identity

What it is:

You have options when it comes to protecting your credit and identity - some are easy, others take more time but provide additional protection.

1. **How to handle shared accounts -**

1a. If you have a joint bank account with your abuser or ex, open an individual account and start using that instead. You can remove funds from the joint account that you reasonably believe to be yours - consult with a lawyer about how best to do this (see Legal Assistance section of this guide).

1b. If you have a shared credit card with your abuser or ex (meaning you are joint account holders), you can be held responsible for any debts on that card. To remove yourself from the card, you can ask the credit card provider to alter the contract. If the credit card company is unwilling to alter the contract, then closing the account will require determining with the company who is responsible for any remaining debts and/or paying off all debt on the card.

1c. If your abuser or ex is an “authorized user” on any of your accounts or credit cards, remove him or her by contacting the company that holds that account (for example, Bank of America if it is a Bank of America credit card).

1d. If you are an “authorized user” on any of your abuser or ex’s accounts or credit cards, call the company to remove yourself from the account. (As an authorized user, you aren’t responsible for repaying the account holder’s debts, but his or her debts or non-payments could show up on your credit report while you are an authorized user on that account, which is why you may want to remove yourself).

2. **Free 90-day initial fraud alert** - A fraud alert is a good, free way to help protect your credit and your identity. It is like a warning flag that alerts creditors and lenders to take extra steps to protect your account. You place a fraud alert online or by mail with one of the three credit bureaus. The one you contact is supposed to notify the other two, but to be extra sure you can notify the other two yourself. The alert will remain on your credit reports for 90 days. You can keep renewing the alert each time 90 days have passed.

2a. **What else is involved in setting an initial fraud alert?** - You will be asked to provide a phone number where you can be reached so creditors can confirm your identity before opening a new account. While the alert is on your file, you probably won't be able to get instant credit.

➤ Equifax Consumer Fraud Division (888) 766-0008
[Consumer Fraud Division \(www.equifax.com/answers/set-fraud-alerts/en_cp\)](http://www.equifax.com/answers/set-fraud-alerts/en_cp)

➤ Experian (888) 397-3742
[Fraud Division \(www.experian.com/fraud/center.html\)](http://www.experian.com/fraud/center.html)

➤ TransUnion Fraud Division (800) 680-7289
[Fraud Division \(www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page\)](http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page)

3. **Free extended fraud alert** - If you are a victim of identity theft, you can place a free extended fraud alert on your credit file that alerts creditors and lenders to take extra steps to protect your account and lasts for 7 years. You also get 2 free credit reports within 12 months from each credit bureau, when you place an extended fraud alert.

3a. **What you will need** - You will need an [Identity Theft Report](http://www.consumer.ftc.gov) (www.consumer.ftc.gov > Privacy & Identity > Identity Theft > Create an Identity Theft Report). Getting an identity theft report has two parts: 1) tell the [FTC](http://www.ftccomplaintassistant.gov) (www.ftccomplaintassistant.gov) about the theft in an Identity Theft Affidavit at www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf. Bring this Affidavit when you file a police report. 2) File a police report and get a copy of the report. Your Identity Theft Affidavit + the police report = your Identity Theft Report.

3b. **Contact all three bureaus** - To place an extended fraud alert, contact each credit bureau individually. Though their processes are each slightly different, all three ask you to fill out their extended alert request and mail it to them along with proof of identity, address, and contact information. This is a free service! Don't let the companies talk you into paying for them to monitor your credit.

- See the bureaus' Fraud Division numbers above
- Download an [Equifax extended fraud alert request \(www.alerts.equifax.com/AutoFraudOnline/pdf/FraudAlert7.pdf\)](http://www.alerts.equifax.com/AutoFraudOnline/pdf/FraudAlert7.pdf)
- Call Experian's Fraud Division at (888) 397-3742, as their fraud alert request form is not available on the internet
- Download a [TransUnion extended fraud alert request \(www.fraud.transunion.com/pdf/ExtendedAlertForm.pdf\)](http://www.fraud.transunion.com/pdf/ExtendedAlertForm.pdf)

4. **Credit freeze** - A credit freeze is a more dramatic step to protect your credit. It seals your credit report and prevents anyone from opening new lines of credit in your name. Freezing your credit does not affect your existing lines of credit (your current credit card(s), for instance). A security freeze remains on your credit file until you choose to remove it.

4a. **No Cost** - There is no fee for placing a credit freeze or lifting the freeze, temporarily or permanently.

4b. **Apply to all three bureaus** - To apply, contact each credit bureau individually. Though their processes are each slightly different, all three ask you to submit your request for a credit freeze by mail and include your complete name, complete address, date of birth, and social security number.

- Equifax: (800)-349-9960 or [freeze your credit online](#)
- Experian: (888)-397-3742 or [freeze your credit online](#)
- Transunion: (888)-909-8872 or [freeze your credit online](#)

4c. **Your PIN** - Once your credit freeze is confirmed, each credit bureau will send you a PIN. Be sure to keep this PIN, because it will allow you to temporarily "thaw" your credit so that you can make requests for credit or services when you need to, or remove the freeze entirely.

5. **Federal Trade Commission's Identity Theft Hotline** - To speak one-on-one with a counselor about your identity theft, call **1-877-FTC-HELP (1-877-382-4357)**. You can also call the Social Security Fraud Hotline to report the fraudulent use of your social security number, at **1-800-269-0271**.

Where can I get trustworthy help on paying my debts and repairing my credit?

Help with Debts, Credit Repair, and Saving

Tip: most debt settlement and credit repair companies are a scam. Talk with one of these resources first!

1. **Survivor Recovery Fund (SRF)** - Matched savings and emergency funds for survivors in western MA, distributed through local domestic violence/rape crisis centers in western MA. Ask your local domestic violence/rape crisis center for more information on how to apply.
- Email survivorsrecovery@gmail.com with completed applications or for more information

- For more information and to download an application visit <https://www.mywomensfund.org/srf/>
 - For questions contact the Women’s Fund of Western Mass at (413) 529-0087
2. **[Community Action Money Matters Program \(Franklin and Hampshire Counties\)](#)** – Offers free individual financial counseling on things like responding to debt collectors, and/or budgeting support. Contact Shannon Martineau at (413) 376-1179 or smartineau@communityaction.us. See <https://www.communityaction.us/moneymatters>
3. **Credit counseling** - Money Management International, a nonprofit community service organization, offers [free budget and debt counseling sessions](#). They will explain your options, including bankruptcy, and they may be able to set up a plan with your creditors to help you pay off your debts over a period of time.
- Call (866) 889-9347.
 - Or visit www.moneymanagement.org > Services > Credit Counseling > [Online Counseling](#)
4. **Getting good debt help** – The Federal Trade Commission has good information on where to go (and where not to go) for help with your debts
- Visit www.consumer.ftc.gov and use the Search box (top right) to search for “[Settling credit card debt](#)” or “[Mortgage relief scams](#),” depending on your situation
5. **Chapter 7 bankruptcy legal help** - For legal help with chapter 7 bankruptcy, see the description of the Volunteer Lawyers Services (VLS) in the Legal Resources section.
6. **You have rights** – The law protects you from harassment by creditors and debt collectors. Visit Mass Legal Help’s website (<https://www.masslegalhelp.org/consumer/debt/rights-and-responsibilities>) for a description of these rights. Your rights include:
- 6a. [Creditors and collection agencies](#) cannot call you at home more than twice in 7 days for each debt. And they cannot call you at any place other than your home more than twice in 30 days for each debt.
7. **Mass Legal Help website: Consumer section** – Has additional useful information on your rights, going to court, and forms and sample letters.
- www.masslegalhelp.org/consumer
8. **[The Money School](#)** – trauma-informed financial independence initiative designed to create long-term safety and economic security for survivors of domestic or sexual violence. Money School is for anyone who has experienced domestic or sexual violence. Series are currently offered in Pittsfield, North Adams, and Great Barrington. Participants receive dinner, childcare, and a cash stipend at each of the five workshops.
- Contact Donna L., Money School Facilitator at (413) 499-2425x613 or DonnaL@elizabethfreemancenter.org.

CHILD SUPPORT AND RELATED TOPICS

I have questions about child support. Who can I talk to?

1. **DV contact people for child support cases** – The Department of Revenue (DOR) has people who work with survivors of domestic and sexual violence who have child support cases or are considering applying for child support. You can contact them about safety concerns you have, or to find out more about how DOR works with people with safety concerns about their ex-partner. As of the revision of the guide, these are:

➤ Heather Duggan – (617) 626-4182
Email: dugganh@dor.state.ma.us

➤ Diana Clermont – (617) 626-4146
Email: clermontd@dor.state.ma.us

If you cannot reach any of these people, tell DOR that you would like to speak with someone because you have safety concerns about child support collection, and you will be redirected to someone who can assist you.

2. **Child support safety issues** - Section 5 of the [Child Support Intake & Application Form](#) asks you about Safety Issues. You can request that DOR take additional steps to protect your personal information. Here are the questions asked on the form:

Do you have concerns that receiving child support could result in a risk to you or your children's safety?

Do you have a restraining order against the other parent?

Would disclosure of your address place you or your children at risk of physical or emotional harm?

(If yes, they give you additional space to explain).

3. **For survivors on TAFDC: you can ask the state not to collect child support from your ex (“good cause claim”)** – To receive TAFDC, DTA requires you to sign over to the state your right to collect child support payments. But if efforts to collect child support would put you or your child at risk of physical or emotional harm, or if the child was conceived as a result of incest or rape, then you can “claim good cause” for refusing to cooperate with the state. If DTA decides you have good cause, no efforts will be made to obtain child support.

➤ Discuss your options with a domestic violence advocate

➤ Contact your local DTA Domestic Violence Unit Specialist to request a domestic violence waiver or claim good cause. As of the date this guide was revised, these are:

○ Jane Lindfors – (413) 773-3418 – is the Western Mass. Regional Coordinator of the DTA DV Unit and works with survivors in the Greenfield DTA office

○ Mirian Chavez – (413) 552-5420 – works with Spanish-speaking survivors in Western MA, as well as survivors getting or applying for benefits through the Holyoke or Greenfield DTA office

○ Jovan Stovall – (413) 858-1308 – works with survivors getting or applying for benefits from the Pittsfield, Springfield, and Western Mass. Regional offices

- o Sherondia Mckenzie-Elliott - (413) 858-1155 – works with survivors getting or applying for benefits from the Pittsfield, Springfield, and Western Mass. Regional offices

I was married to my ex for 10+ years. Can I collect retirement or disability benefits based on my ex's record? And will my ex be notified?

- 1. **Collecting on an ex-spouse's Social Security benefits (retirement or disability)** – You can receive benefits based on your ex-spouse's Social Security record if:
 - you were married to this person for 10 years or more;
 - you are 62 years old or older;
 - you are not currently unmarried;
 - the benefit you are entitled to receive based on your work is less than the benefit you would receive based on your ex-spouse's work
- 1a. **Your ex will not be notified** - The Social Security Administration will NOT notify your ex-spouse that you are receiving benefits based on your ex's work record.
- You can apply by phone at (800) 772-1213 or TTY (800)-325-0778, online at [SSA.gov](https://ssa.gov), or at [your local SSA office](#) (find your office at <https://secure.ssa.gov>).

EDUCATION RESOURCES

Education Resources: Hampshire County

I live in Hampshire County - what education resources are in the area (including in job skills; free classes in GED prep, computers, ESOL, or reading, writing, and math; bridge-to-college programs; and scholarships)?

Literacy Centers in Hampshire County

- 1. **The Literacy Project** offers free GED, pre-GED, and reading, writing, & math classes. Also has a Transition Program which provides financial aid workshops and application help for people thinking about college, as well as help with computer skills, writing resumes and interviewing for jobs, and building leadership and teamwork abilities. www.literacyproject.org
 - Amherst. (413) 259-1663
 - North Quabbin. (978) 544-8917
 - Northampton. (413) 584-6755
 - Ware. (413) 967-9902
 - Administrative offices (Greenfield). (413) 774-3924

- 2. **Center for New Americans** offers ESOL classes. Also information and assistance with the citizenship application process; support services for applying for jobs, accessing community resources, pursuing higher education, and accessing childcare, health care, and counseling.
 - Northampton, main office (413) 587-0084
 - Amherst (413) 239-9550
 - Greenfield (413) 772-0055
 - www.cnam.org

- 3. **Jones Library ESL Center** offers ESOL and GED resources, conversation groups, computer-assisted instruction, and volunteer tutors to adult immigrants.
 - Jones Library, Amherst. (413) 259-3093.
 - <https://www.joneslibrary.org/251/Citizenship>

- 4. **Franklin Hampshire Career Center** – job search assistance, coaching on job search skills, career counseling, workshops, access to computers, green careers tools, and resources. Monday-Thursday, 8:30am-4:30pm and Friday 9:30am-4:30pm.
 - Forbes Library, Northampton.
(413) 774-4361 or (800) 457-2604 Or email at info@masshirefhcareers.org
See www.fhcc-onestop.com

Scholarships in Hampshire County

- 5. **One Family Scholars Program**
 - One Family Scholars Program. (617) 423-0504. www.onefamilyscholars.org/scholar-application

What it is:

Tuition assistance and programming in college, career, financial, and leadership success for students getting their associate's or bachelor's degree at a MA school.

Who it is for:

Single heads of household with dependent children under 18 years old, with family income \leq 200% FPL, who are entering or returning students at a MA undergraduate institution, and are US citizens or resident aliens.

How to apply:

You need to be endorsed by a community partner or referred by two organizations you are working with (for example, Safe Passage). Ask them to recommend you and help you apply!

When to apply:

Applications for fall semester open in early June. Applications for spring semester open in late September.

6. **Smith Charities** provides small gifts for youth entering a trade, for nursing students and those accepted into a nursing program (LPN or RN), and for widows with children. For residents of Northampton, Hadley, Hatfield, Amherst, Deerfield, Greenfield, Whately, Williamsburg, and Easthampton.

➤ 51 Main Street, Northampton. (413) 584-0415

7. **[Community Foundation of Western MA Scholarship and Loan Funds](http://www.communityfoundation.org/scholarships/scholarship-loan-descriptions/)** are a collection of local scholarships for students in western MA pursuing part- or full-time higher education. Most are for graduating high school seniors. Awards range from \$500 to \$10,000. Some funds help students from a particular school or area; others help student pursuing a particular field of study (like nursing or journalism); and others help students that are most in need. Applications are accepted January 1st – March 31st. Students are encouraged to apply early.

<http://www.communityfoundation.org/scholarships/scholarship-loan-descriptions/>

➤ Main office, in Springfield: (413) 732-2858

➤ Satellite office, in Greenfield contact the main office in Springfield to set up an appointment.

CHART OF NON-LOCAL SCHOLARSHIPS FOR SURVIVORS

Fund	Who it is for	What it is	How to apply
<p>1. General Federation of Women's Clubs Success for Survivors Scholarship (https://www.gfwc.org/success-survivors/)</p>	<p>Survivors of intimate partner abuse, who are enrolled or planning to enroll in an accredited school, and are US citizens or legal permanent residents.</p>	<p>\$2,500 scholarships</p>	<p>Application process opens October 1, applications due January 31.</p>
<p>2. Patsy Takemoto Mink Education Foundation (https://www.patsyminkfoundation.org/)</p>	<p>Low-income women with children who are enrolled in an accredited school</p>	<p>Awards of up to \$5,000 - for direct school expenses <u>or</u> living expenses</p>	<p>Applications due August 1.</p>
<p>3. Women Independence Scholarship Program (WISP), formerly the Sunshine Lady Foundation (www.wispinc.org)</p>	<p>Women who have survived intimate partner abuse, have applied or been accepted at an accredited school, are US citizens or legal permanent residents, and show a need for financial assistance and for the educational opportunity. Special consideration given if you are interested in using your education to further the rights of women & girls.</p>	<p>Scholarships awards (tuition, books, fees) paid directly to the school. And Charitable Adjunct Assistance Awards (for childcare, transportation, food, rent) paid to the agency sponsoring the recipient.</p>	<p>Applicants must be sponsored by a domestic violence agency for at least 6 months. There are no application deadlines, but applications should be submitted at least 2 months before the start date of the school program.</p>
<p>4. Jeannette Rankin Women's Scholarship Fund (www.rankinfoundation.org)</p>	<p>Low income Women who are 35 or older, are US citizens or permanent residents, are enrolled in or accepted to an accredited school, and are pursuing a technical or vocational education, associate's degree or bachelor's degree.</p>	<p>Scholarships paid to your school</p>	<p>Applications are due March 1. You'll need to submit school transcripts.</p>

JOB RESOURCES

Where can I get help finding a job, learning job skills, and getting career counseling?

Career Centers

- 1. **Career centers** – Offer job search assistance, career counseling, job skills coaching, workshops, access to computers, and more, plus services for specialized groups (veterans, people with disabilities, and others).
 - [BerkshireWorks](#) (Pittsfield). Call (413) 499-2220. Located at 160 North Street in Pittsfield. www.berkshireworks.org
 - [Franklin/Hampshire Career Center](#) (Greenfield, Northampton, Orange). www.fhcc-onestop.com
 - Northampton office - Call 413-586-6506. Located at 178 Industrial Drive, Suite 1 in Northampton.
 - [Career Point](#) (Holyoke). Call (413) 532-4900. Located at 850 High Street in Holyoke. www.careerpointma.org
 - [Online list of all career centers in MA - www.mass.gov/lwd/employment-services/dcs/find-a-career-center-near-you.html](#)

Where can I take free job training classes?

Workforce Development Programs

- 1. **Goodwill of the Berkshires Training Programs** (Pittsfield) – Offers training programs in Business 101, Soft Skills, Warehouse Skill Development, Retail Sales Skills, and Office Skills. Additionally offers certification in Custodial Cleaning (an accredited program from Cleaning Management Institute).
 - Call Goodwill Workforce Development at (413) 442 0061 x15. www.goodwill-berkshires.com/programs.html
- 2. **Project RECONNECT** (Pittsfield) – free skills development workshops, drop-in center and work readiness workshops for youth, mentoring, re-entry services for incarcerated individuals, and more.
 - Run by the Berkshire Community Action Council. Call (413) 449-2220 ex. 138.
 - Located at the Berkshire Works Career Center, 160 North St. in Pittsfield.
 - www.bcacinc.org/departments/Project-Reconnect.html
- 3. **Pearl Street Day Center** (Pittsfield) – Vocational training, computer skills, support for entrepreneurial ventures. Offer opportunity to join work crews to provide cleaning and repair work. Also offer culinary classes.
 - Call (413) 445-4445

□ 4. **Youth Works** – State-funded program that subsidizes employment for low-income youth (ages 14-21) in Pittsfield, Northampton, Chicopee, Holyoke, and Westfield through each region's employment board. To find out more, contact the person who operates Youth Works in your area (see below or find these contacts at, visit commcorp.org/programs/youthworks, or call the Youth Works Hotline at (866) 968-8461.

- Berkshire County – Program run by the Berkshire Regional Employment Board (413) 442-7177). The current Youth Works contact person there is Kelly Groves, (413) 499-2220 x145 or email at kgroves@berkshireworks.org.
- Franklin and Hampshire County – Program run by the Franklin/Hampshire Regional Employment Board (413-773-1835). The current Youth Works contact person there is Jim Parcels, (413) 774-3183 x306 or email at jimparcells@fhcareers.org.
- Hampden County – Programs run by the Regional Employment Board of Hampden County. The current Youth Works contact person there is Kathryn Kirby (413) 755-1359 or email at kkirby@rebhc.org.

□ 5. **Partners for Community's Career and Job Skill Training for Farm Workers** (greater Springfield area) - Helps seasonal farm workers get long-term employment. Offers employment counseling, classroom training (including in literacy and GED prep), vocational training, job placement, and more.

- Call Betsy Caraballo, current Program Director, at (860) 293-2552
- See www.partnersforcommunity.org/default/index.cfm/workforce-development/farm-worker-services

I am living with a disability. What job assistance resources are out there for me?

Employment Resources for People with Disabilities

□ 1. **MA Vocational Rehabilitation Offices** – Assist individuals with disabilities in getting and maintaining employment. Services may include assistive technology, career counseling, funds for education or training, job search assistance, assessing worksite accommodations, consultation with employers, vehicle or housing modifications, and more.

www.mass.gov/eohhs/consumer/disability-services/vocational-rehab/vr-services-2.html

- **Pittsfield office** - Call (413) 499-2720 (voice/TTY), Monday – Friday 8:45am – 5:00pm. Located at 6 Clinton Ave in Pittsfield.
- **North Adams office** - Call (413) 663-5391 (voice/TTY), Monday – Friday, 8:45am – 5:00pm. Located at 37 Main Street, 3rd floor in North Adams.
- **Greenfield office** - Call (413) 774-2326 (voice/TTY), Monday – Friday 8:45am – 5:00pm. Located at 101 Munson Street, Suite 205 in Greenfield.

Springfield office – Call (413) 736-7296 (voice/TTY), Monday – Friday 8:00am – 5:00pm. Located at 243 Cottage Street in Springfield. This office serves towns formerly covered by the Holyoke office.

- [Online list of all Vocational Rehab offices in MA -
www.mass.gov/eohhs/consumer/disability-services/vocational-rehab/vr-area-offices](http://www.mass.gov/eohhs/consumer/disability-services/vocational-rehab/vr-area-offices)

□ 2. **Viability** – Offers vocational assessment, job development, job coaching, and support to individuals with disabilities. www.communityenterprises.com/community-employment.html

- Northampton Office (Headquarters) Call (413) 584-1460

□ 3. **Mental health vocational rehab clubs** – Offers vocational rehab, employment referral, support, and community for individuals who have experienced mental illness. <http://humanresourcesunlimited.org/htdocs/index.php> > Programs.

- [Star Light Center](#) (Florence) – Call (413) 586-8255. Located at 251 Nonotuck Street in Florence.

I need workplace attire for my interview or new job. Are there programs that offer it for free?

Free Work Attire

□ 1. **Holyoke Career Closet** – Provides free interview and work attire to eligible individuals. You'll need a referral from

- Call (413) 552-2564 or email HolyokeCareerCloset@gmail.com. Located at Holyoke Community College (Kittredge Center, Room 207) and opening a downtown location on Suffolk Street. www.holyokecareerclinet.wordpress.com

□ 2. **Goodwill of the Berkshire's Suit Yourself program** – Provides free interview and workplace attire plus coaching and mentoring for Berkshire County residents entering or re-entering the workforce.

- Call Goodwill Workforce Development at (413) 442 0061 x15. www.goodwill-berkshires.com/programs.html

EMPLOYMENT RIGHTS

Massachusetts Domestic Violence Act for Employers

What are my rights as an employee?

1. Domestic violence leave, for self or family member - If you work at a company with 50+ employees and are the victim of domestic or sexual violence (or have a family member who is a victim), you are allowed to take up to 15 days of leave from work each year to care for yourself or the family member.

- See Mass Legal Help's webpage, "[Need to take time off from work to deal with domestic violence?](http://www.masslegalhelp.org)" for more information (www.masslegalhelp.org > Domestic Violence > Need time off?)
- Or visit the Attorney General's webpage on [Domestic Violence and Abusive Situation Leave](http://www.mass.gov/ago), at www.mass.gov/ago > (from Main Menu, > Working > Worker's Rights and Safety > Wage and Hour Laws > Learn about rights related to breaks and time off > Domestic Violence and Abusive Situation Leave.
- If you feel your right to domestic violence leave is not being honored appropriately, tell your DV/SA counselor and contact [Community Legal Aid](http://www.communitylegal.org) at (855) 252-5342 or online at www.communitylegal.org (see Legal Resources section)

1a. **Can take leave from work for many abuse-related things**- You can use the leave for medical care, counseling, victim services, legal assistance, finding new housing, getting a restraining order, going to court, attending child custody proceedings, meeting with law enforcement officials, or dealing with other issues directly related to the abuse.

1b. **Have to use up employee leave first** - Your employer has the right to have you use up your available leave (vacation, personal, sick, and/or annual leave) before you can claim domestic violence leave.

1c. **Might be paid or unpaid leave** - Your employer can choose whether or not to pay you for the time off of work.

1d. **Give advance notice (if possible)** - You'll need to follow your employer's regular policy about advance notice for taking time off of work, unless it is an emergency and you or your family member are in immediate danger. If it is an emergency, let them know that your time off was abuse-related within 3 workdays of taking that time off. Also, you don't need to tell the employer yourself, you can have a counselor, social worker, health care worker, clergy member, shelter worker, or legal advocate let your employer know for you.

1e. **Employer can ask for certain kinds of documentation** - See Mass Legal Help's webpage, "[Need to take time off from work to deal with domestic violence?](http://www.masslegalhelp.org)" for a list of what kind of documentation counts (www.masslegalhelp.org > Domestic Violence > Need time off?). Note that

your employer cannot require you to provide documentation of an arrest or conviction, or require documentation from law enforcement.

1f. **Confidentiality** – Your employer must keep the information you share with them confidential, and can only share your information with anyone else if: you ask or agree in writing; a court orders it; state or federal law requires it; law enforcement, including the attorney general, needs it for an investigation; or it is necessary to protect your safety or the safety of other employees at the workplace.

Additional Workers' Rights in Massachusetts

- See Mass Legal Help's webpage on [Employment and Unemployment](http://www.masslegalhelp.org/employment-unemployment) for information on your rights as a worker, including on getting paid, time off for personal or family needs, job discrimination, and losing your job (www.masslegalhelp.org/employment-unemployment).
- The Attorney General's webpage, www.mass.gov/orgs/the-attorney-generals-fair-labor-division, is a good one-page resource with information on getting paid, meal breaks, tips, minimum wage, and overtime (www.mass.gov/orgs/the-attorney-generals-fair-labor-division).

CAMPUS RIGHTS (TITLE IX and others)

I am a student and have experienced sexual harassment, sexual discrimination, sexual violence, domestic violence, or stalking at my school. What protections exist for me? What rights do I have? Where can I go for legal advice or help?

What they are:

Title IX establishes your rights as a student to access the benefits of education without gender-based or sexual discrimination. This includes sexual violence, domestic violence, and stalking.

The **Clery Act** establishes requirements for how colleges and universities respond to sexual and domestic violence;

and the **Campus SaVE Act** guarantees victims enhanced rights and sets standards for disciplinary hearings.

Who they are for:

Title IX covers students attending any public or private school (including elementary and secondary schools, school districts, colleges, and universities) that receives any Federal funds (this applies to almost all schools). The **Clery Act** and the **Campus SaVE Act** apply to all colleges and universities that participate in federal financial aid programs (this applies to almost all colleges and universities).

Where to find out more:

- The [Victim Rights Law Center](https://www.victimrights.org/sites/default/files/Know%20Your%20Rights.pdf) has a good guide on your Title IX rights, at <https://www.victimrights.org/sites/default/files/Know%20Your%20Rights.pdf>
- [Know Your IX](https://www.knowyourix.org/college-resources/clery-act/) is a survivor-run, student-driven organization with good online resources on: **Title IX** (); the **Clery Act**, which establishes requirements for how colleges and universities respond to sexual and domestic violence (<https://www.knowyourix.org/college-resources/clery-act/>); and the **Campus SaVE Act**, which guarantees victims enhanced rights and sets standards for disciplinary hearings (<https://www.rainn.org/articles/campus-save-act>).

Who to talk to if you think your rights are not being honored:

- ❖ The [Victim Rights Law Center](https://www.victimrights.org) offers free legal services to some victims of rape and sexual assault in Massachusetts. They may be able to help you with housing, safety, education, privacy, immigration, employment, and benefits.
 - The office is in Boston, but they can work with anyone in MA. www.victimrights.org. Call (617) 399-6720
- ❖ [Legal Momentum](https://www.legalmomentum.org/title-ix) (The Women's Legal Defense and Education Fund) has a free Helpline for anyone concerned that their school may be failing to meet its responsibilities to them as a victim. Visit www.legalmomentum.org/title-ix to learn more.

- For the Helpline, call (212) 925-6635x650, or email titleix@legalmomentum.org
- ❖ Ask your local domestic violence/rape crisis center if it can help connect you with local victims' right attorneys.

1. Disclosing v. reporting - You can decide whether or not you want to tell anyone about what happened to you. If you decide to tell a school staff person, you can also decide whether to disclose the information (tell someone about it because you need to talk to someone or want help finding services) and/or to report it (officially report the incident, or initiate a complaint, and/or start a grievance process).

1a. **Confidentiality** - Some administrators, counselors, advocates, or religious leaders at your school may have statutory privilege, which means they are required to keep what you tell them confidential. All other staff at your school may be required to provide certain identifying information about your disclosure to the campus Title IX Coordinator (to protect other students from the perpetrator).

1b. **Before you disclose to a staff person at your school**, you can ask them whether are required to report any information about what you say to the school's Title IX Coordinator.

2. Title IX does not apply to female students only - It protects any person from sex-based discrimination, including female, male, trans*, and gender non-conforming students, faculty and staff.

3. A school must take immediate action to ensure that a complainant's disclosure does not produce a hostile environment for the complainant. Victim-complainants are entitled to accommodations if they are experiencing a hostile environment after a disclosure. These accommodations can include options to avoid contact with the accused and to change living and academic situations, among others.

3a. **The burden of accommodations should not be placed solely on the victim.** Some legal rights organizations – including Victim Rights Law Center – argue that all accommodations should minimize the burden on the complainant (for example, if the victim and the accused were in a class together, the accused is the one who should be made to switch classes).

4. A school must have a “prompt and equitable” response to any complaint of sexual assault, domestic violence, or stalking by a student about another person affiliated with the school (fellow student, faculty, staff, and some vendors), whether the alleged assault(s) occurred on- or off-campus.

5. A school must respond separately from law enforcement - The burden of proof required for colleges to take action against the accused is less than that for the judicial system.

6. You have many more rights than are listed here - See the “Where to find out more” section at the beginning of this section to learn more about your rights.

VETERANS' BENEFITS AND RESOURCES

I am a veteran or the spouse/child/parent of a veteran and I currently need cash assistance. Who can I call?

Veterans' Cash Assistance and Case Management

MA Veterans Benefits and Services ("Chapter 115")

What it is:

Financial and medical assistance for veterans and their families who are struggling financially. You can receive financial assistance for food, shelter, clothing, housing supplies, and medical care. How much you get is based on a formula that takes into account your income and the number of dependents in your household.

Who it is for:

- Veterans (people who served active duty in the Army, Navy, Marine Corps, Coast Guard, Air Force or National Guard, or Reserves called up under Title 10) who were honorably discharged and are currently low-income with few assets, or
- A spouse or widower of an eligible veteran, if not divorced. You can be separated and may still receive benefits separately from your spouse, or
- eligible veterans' children under 18 years old, or 18-23 years old if in high school or college, or any age if are totally disabled and were disabled before turning 18, or
- a mother or father or any person who acted as a parent of an eligible veteran.

Where to apply:

- **Your local Veterans' Service Officer (VSO).** See the [online list](#) (<https://www.mass.gov/service-details/local-veterans-service-officers>), or call the Department of Veterans' Services, (617) 210-5480 Monday-Friday, 8:45am-5:00pm and ask for your VSO's name and contact information.

Note: The Veterans' Service Officer (VSO) in every community MUST take an application from you when you request benefits and must also provide you with a written determination of your eligibility for benefits once a decision has been made

Where to get help applying or appealing:

- **The [Statewide Advocacy for Veterans' Empowerment \(SAVE\) program](#)** will help you determine what benefits you are eligible for and will advocate for you to get those benefits.
- **Boston Office:** Call (617) 210-5743, or toll-free: (888) 844-2838, or save@massmail.state.ma.us . www.mass.gov/veterans > Health & Well-being > Suicide Prevention > SAVE.
- **Holyoke Office: SAVE Team,** call (617)-210-5743

- ❖ You might also be able to get help appealing a negative decision from [Community Legal Aid](#) at (855) 252-5342 and online at www.communitylegal.org.

1. More money – The MA Veterans Benefits and Services program provides more money than other cash assistance programs (for example, TAFDC). If you require financial assistance and think you may be eligible for veterans benefits, it is worth applying.

1a. Like how much?

For instance in FY 14, a veteran with NO other income could receive up to (per month):

Single without housing costs: \$690

Single with housing costs:

up to \$1,430 if paying for fuel

up to \$1,310 if not paying for fuel

With children: an additional stipend, up to \$285 for each of first 2 children, plus \$150 for each additional child

Retired and/or elderly: an additional stipend

2. Your VSO CANNOT tell you that the program has “run out of money” to discourage you from applying. This is illegal. If you are eligible for benefits, the program must pay you these benefits.

2a. What if my VSO tells me the program has no money? –

Say that you would like submit an application anyway. You are doing this because you need to receive the rejection in writing in order to appeal it. The rejection will give instructions on how to appeal.

- For help appealing, contact SAVE at (617) 210-5743 or Community Legal Aid at (855) 252-5342.

2b. What if my VSO makes it hard for me apply or will not accept my application?

- First, contact your Town Manager or Mayor
- If that doesn't work, contact the Director of Benefits at the MA Department of Veterans' Services. Currently, this is Evan Makrinikolas. (617) 210-5482

3. Separated spouses of veterans are eligible – If you are separated (but not divorced) from an eligible veteran and you need assistance, you can apply for benefits on your own. Divorced spouses of veterans are not eligible for benefits.

3a. Will my spouse be notified if I apply? – If you are separated but still married to an eligible veteran, he or she should not be notified if you apply for veterans' benefits. However, VSO officers may not understand that this is a safety issue. Be sure to tell your VSO how important it is that all of your business with the VSO remain completely confidential.

3b. What documentation will I need to apply that I can't get independently of my spouse? You will need a copy of your spouse's discharge papers (DD Form 214).

4. **Aid paid pending while appealing** – If you were already receiving benefits but have received a negative decision notice (meaning your benefits will decrease or be taken away), you can get aid paid pending during the appeal. If you lose the appeal, you will have to pay back the aid you received.

4a. You may be denied Chapter 115 benefits if you owe a large amount of past-due child support. The Child Support Enforcement Division (CSE) will work with DVS Officers and veterans to negotiate payment agreements so that veterans can still receive Chapter 115 benefits.

5. **What documentation will I be asked for in the application process?** – You will be asked for:

- a copy of the veteran’s discharge papers (DD Form 214)
- proof of self or of relationship (marriage certificate if the spouse, birth certificate or proof of adoption if a child of the veteran)
- statements showing all forms of income you receive
- copies of your last three bank statements
- statements showing all your assets (401K, CDs, stocks, bonds, other liquid assets)
- proof of shelter expenses (your lease if you rent housing, a mortgage statement if you bought a house or apartment, or a property tax, a water & sewer bill, and a homeowners insurance bill if you own your housing mortgage-free)
- information on any medical insurance coverage you have

I am a veteran and am homeless or at risk of becoming homeless. What other assistance am I eligible for?

Supportive Services for Veteran Families (SSVF)

6. **Supportive Services for Veteran Families (SSVF)** – Federal outreach program offering cash assistance and case management for veterans and their families who are homeless or at risk of becoming homeless. Can also offer: transportation services, legal services, childcare services, health care services, housing counseling services, and more.

- [SSVF at Soldier On](http://www.wesoldieron.org/supportive-services-for-veterans-families), (866) 406-8449.
- www.wesoldieron.org/supportive-services-for-veterans-families
- [SSVF at Veterans, Inc.](http://www.veteransinc.org/services/supportive-services-for-veteran-families) (800) 482-2565 x2. www.veteransinc.org/services/supportive-services-for-veteran-families

6a. **Who is eligible?** – Low-income veterans with at least one day active duty and a discharge that wasn’t dishonorable, as well as their families. A veteran’s family cannot receive services separately from the veteran.

Can I apply for veteran’s disability compensation?

Veterans Disability Compensation

What it is:

Tax-free cash assistance paid to veterans who have conditions that were caused or made worse by their time in active military service. These conditions are known as

“service-connected disabilities.” The amount of money varies depends on the degree of disability (0%-100%) and how many dependents you have.

Who it is for:

Veterans with service-connected disabilities.

Where to apply:

- For help applying contact an accredited veteran service officer, who will have been trained on the disability application process.

- For information on the ways to apply, visit the [Compensation > How to Apply page](#) of the Dept. of Veterans Affairs (www.benefits.va.gov/compensation/apply.asp) or call the MA Statewide Advocacy for Veterans’ Empowerment (SAVE) program at (888) 844-2838.

You can apply online at <https://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction>

Where to get help applying or appealing:

- Your Veterans Service Officer may be able to refer you to a **veterans service office** in your area. The Dept. of Veterans Affairs also has a list of trustworthy veterans service offices who can assist in the preparation, presentation, and prosecution of veterans’ claims. See [VA form 21-22](#) (page 2) for the list. These organizations include Veterans of Foreign Wars (VFW), American Legion, Disabled American Vets (DAV), and others.

1. **What counts as a service-connected disability?** – Physical and mental conditions that were caused or made worse by the time you spent on active duty, so long as they weren’t the result of misconduct.

1a. **You do not have to have been injured in combat** – any injury that occurred during active duty can count as service-connected.

2. **Can I work while also receiving disability compensation?** – Yes, in most cases. Most veterans who get disability compensation continue to work. If you receive a higher disability rating (and therefore higher compensation) because you are considered unable to work (“unemployability”), then you cannot work.

3. **Other good reasons to apply** – Having the VA recognize your disabilities means you will get free VA health care for those conditions. It also means you may be eligible for vocational rehab, long-term care options, support in starting a business, and more.

4. **Worth getting even a 0% rating** - You may receive a 0% disability rating if the VA thinks you have a service-connected condition that doesn’t interfere with their ability to live and work. A rating of 0% means you will not receive any disability compensation. But it is worth getting anyway, because you can be placed in a higher priority group for receiving VA Health Care or benefits.

Can I apply for veterans disability pension?

1. Veterans Pension – Tax-free cash benefit for low-income wartime veterans who are one of the following and whose yearly income is less than the amount set by congress:

- age 65 or older, OR
- totally or permanent disabled, OR
- a patient in a nursing home receiving skilled nursing care, OR
- receiving Social Security Disability Insurance (SSDI), OR
- receiving Supplemental Security Income (SSI)

2. Survivors Pension (sometimes referred to as “Death Pension”)– Tax-free cash benefit for low-income un-remarried surviving spouse and/or unmarried child(ren) of a deceased veteran with wartime service.

Where to apply:

- To apply for a **Veterans Pension**, you would fill out a [VA Form 21P-527EZ](https://www.vba.va.gov/pubs/forms/VBA-21P-527EZ-ARE.pdf) (<https://www.vba.va.gov/pubs/forms/VBA-21P-527EZ-ARE.pdf>) and mail it to your local regional benefit office (for MA residents, this is the Boston office: www.benefits.va.gov/boston).
- To apply for a **Survivors Pension**, you would fill out a [VA Form 21P-534EZ](https://www.vba.va.gov/pubs/forms/VBA-21P-534EZ-ARE.pdf) (<https://www.vba.va.gov/pubs/forms/VBA-21P-534EZ-ARE.pdf>) and mail it to your local regional benefit office (for MA residents, this is the Boston office: www.benefits.va.gov/boston).

Where to get help applying:

- A searchable list of accredited representatives, agents, and attorneys is available at the VA Office of the General Counsel website:
<http://www.va.gov/ogc/apps/accreditation/index.asp>

Note: Watch out for individuals or agencies who charge pre-filing “consultation” fees to tell you about the benefits available to you. This is illegal.

Veterans’ Helplines, Crisis Lines, and Support Networks

I am a veteran living in MA – who can help me determine what benefits I can get and help advocate so I get them?

1. [MA Statewide Advocacy for Veterans’ Empowerment \(SAVE\)](http://www.mass.gov/veterans) – Can help you determine what benefits you are eligible for and will advocate for you to get those benefits. Call here first for help with benefits!

- Call (617) 210-5743, or toll-free: (888) 844-2838. Online at www.mass.gov/veterans > Statewide Advocacy for Veteran’s Empowerment (SAVE).

I am a veteran and want to talk to someone who will understand what I've been through – who can I call?

- 1. **MA Statewide Advocacy for Veterans' Empowerment (SAVE)** – Can help you determine what benefits you are eligible for and will advocate for you to get those benefits. Call here first for help with benefits!
 - Call (617) 210-5743, or toll-free: (888) 844-2838. Online at www.mass.gov/veterans > Statewide Advocacy for Veteran's Empowerment (SAVE).

- 2. **Veterans Crisis Line** – Confidential, 24/7 hotline that connects vets and their loved ones to free support from qualified, caring responders. You do not have to be registered with VA or enrolled in VA health care to get help from the crisis line.
 - Call 1-800-273-TALK (1-800-273-8255) and press 1 to talk to someone
 - Or text 838255 to connect with a VA responder
 - Or online chat at VeteransCrisisLine.net/chat

- 3. **National Women Veterans Hotline** – Information for women vets and their families and caregivers about available VA services and resources.
 - 1-(855)-VA-WOMEN (which is 1-855-829-6636)

- 4. **National Call Center for Homeless Veterans** – Information on VA homeless programs and mental health services.
 - 1-(877)-4AID-VET (which is 1-877-424-3838) see <https://www.va.gov/homeless>

- 5. **MA Women Veterans' Network (WOVEN)** - Resource for women veterans in MA. Produces a twice-a-year newsletter with information on events, benefits, and programs for women veterans. And works to expand awareness of the needs of women veterans.
 - 1 (877)44-WOVEN or 1 (877) 449-6836

Veterans' Transitional Housing

I am a veteran, am currently homeless, and am single. Are there transitional housing programs in my area?

- 1. **Soldier On** – Temporary housing and support for homeless veterans for up to 2 years. Provides housing, case management, treatment groups, employment program, and transportation. For vets only, does not offer family housing. They also provide a program specifically for women veterans. www.wesoldieron.org/what-we-do-2
 - Pittsfield Transitional Housing: (413) 236-5644, 360 West Housatonic Street in Pittsfield
 - Leeds Transitional Housing: (413) 582-3059, 425 North Main Street in Leeds

- 2. **Western Massachusetts Bi-Lingual Veterans Outreach Center (BVOC)** – Transitional housing and support for homeless veterans for up to 2 years. Provides housing, substance abuse counseling, career counseling, and more. \$75/week (much of this can be covered by chapter 115 benefits if you are receiving them). For vets only, does not offer family housing. Houses men for the most part, but women are equally eligible. www.bilingualvets.org

- Springfield: Jorge Oterro Barreto Homeless Veterans Transitional Program (11 rooms + 1 emergency room): (413) 731-0194, 52 Maple Court in Springfield
- Sgt. Gomez Veterans Campus: (413) 317-7480, 40 Cass Street in Springfield

I am a woman veteran and am currently homeless. Are there transitional housing programs specifically for women?

- 1. Veterans Inc.** - Has a residential program for homeless women veterans and their children. Offers single rooms and family suites (12 single rooms and 3 suites). Also currently offers childcare to its residents at the Little Patriots Early Learning Center. Visit www.veteransinc.org > Services Women & Children's Program.
 - Call (508) 791-3286 x109 for more information or to apply. In Worcester.
 - To apply online click [here](#) or see <http://www.veteransinc.org/2014/11/veterans-inc-application-for-services/>

- 2. Soldier On Women's Program** – Transitional housing (a duplex cottage with two double bedrooms and eight single bedrooms)⁴ in Leeds for women veterans who are homeless or at risk of being homeless or in a difficult or dangerous housing situation. Also offers support and wellness services. The program encourages women to stay at least 90 days, but you can stay as long or short a time as you need. Visit www.wesoldieron.org/womens-program.
 - Call (413) 992-7212 to speak to the Women's Program Supervisor, who handles intake (at the time this guide was published, the Program Supervisor is Cindy Nolan-Liston).
 - The Program Director can be reached at (413) 588-4729 (at the time this guide was published, the Program Director is Katie Doherty).

Veterans' Permanent Housing

I am a veteran, am currently homeless, and am looking for housing for myself, or for me and my family. Are there housing programs available?

- 1. VA Supportive Housing (HUD-VASH) program** - Provides section 8 vouchers to chronically homeless vets with substance abuse, mental health issues, and/or physical disability, and to their families if they are living with the veteran. https://www.boston.va.gov/services/social_work/HUD_VASH.asp
 - 1a. Who is eligible?** – Veterans must be [eligible for VA health care](#) to be eligible for HUD-VASH. This is a higher bar (see Veterans' Health Care section in this Guide for more information).
 - Franklin/Hampden/Hampshire Counties: Call the VASH Program Assistant at the VA Medical Center in Northampton: (413) 584-4040 x 2139 (or x2140).
 - Or call the SAVE Team for help navigating the process: (617) 210-5743

⁴ In fall 2014, Soldier On began building a second transitional housing program facility (16-bed) on the VA campus in Leeds to house more women veterans, and is planning to be able to accommodate women with children in this facility on a short-term basis.

I am a veteran, am currently homeless, and am looking for permanent housing and/or home furnishings. What is available?

- 1. [Soldiers' Home in Holyoke](#) – health care facility offering residential care, long-term care, outpatient services, and support services to eligible veterans.
 - Call (413) 532-9475. Online at www.mass.gov/eohhs/gov/departments/hly
- 2. [Homeward Vets, Inc. \(home furnishings\)](#) – Provides free home furnishings to vets transitioning into permanent housing from homelessness.
 - Call 413-203-1479 or download the very short application from the website, www.homewardvets.org

Veterans' Counseling

I am a veteran who experienced military trauma and/or combat and would like individual and/or family counseling. Where can I go?

- 1. [Springfield Vet Center](#) – Offers a broad range of counseling, outreach, and referral services to combat veterans and/or veterans who experienced military sexual trauma, and to their families. These include individual and group counseling, suicide prevention, alcohol and drug assessment, and more. All services are free and confidential.
 - West Springfield: (413) 737-5167 Monday 7:00am – 5:30pm, Tuesday 7:00am – 8:30pm, Wednesday 7:00am – 6:00pm, Thursday 7:00am – 8:30pm, Friday 7:00am-6:30pm, and Saturday 8:00am – 12:00pm or (877) 923-8387 for assistance after hours, weekends, and holidays. www.vetcenter.va.gov
- 2. [Massachusetts Society for the Prevention of Cruelty to Children \(MSPCC\) Family Veteran Program](#) Offers counseling, supportive services, and intervention services to military families and children experiencing individual or family difficulties. Open to veterans and their families, regardless of discharge status.
 - Holyoke MSPCC office: (413) 532-9446

Veterans' Health Care

I am a veteran. Am I eligible for VA health care? And how do I apply?

What it is:

Health care for eligible veterans

Who it is for:

- veterans who served in the active military service, and
- had a discharge that wasn't dishonorable, and
- meet minimum duty requirements, or were discharged for a disability or hardship, or served prior to September 7, 1980

Where to apply:

- You can apply online by completing VA Form 10-10EZ, Application for Health Benefits available at <https://www.va.gov/health-care/how-to-apply/>
- You can apply in-person at your local VA health care facility (a list of facilities is available at www.va.gov/directory). You'll submit a completed Form 10-10EZ to the Enrollment Coordinator.
- You can apply by telephone. Call 1-(877)-222-VETS (which is 1-877-222-8387), Monday-Friday, 8:00 am to 8:00 pm EST. Complete an application over the phone with a VA representative. Within 5 days, you'll be mailed a completed Form 10-10EZ for you to review, sign, and send to:
Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329-1647

Where to get help applying or appealing:

- For help filling out Form 10-10EZ, call 1 (877) 222-VETS or contact your local VA health care facility.
- For help applying or figuring out whether you might be eligible, call your local Veterans' Service Office (VSO) or call the Statewide Advocacy for Veterans' Empowerment (SAVE) program: (617) 210-5743, or toll-free: (888) 844-2838
- For help appealing a decision, see the section on the appeal process, below

1. **VA health care** – Provides health care services to eligible veterans. These include preventive care, outpatient care, hospital care, medications, and [mental health services](#). Combat veterans in the 2 years following separation from active duty and certain service-disabled veterans receive special access to care.

What will my cost of care be?

- 1a. **Cost** - Treatment for medical conditions related to your service is free. For medical conditions not related to your service, you may have to pay a copay for treatment if your income and net worth are above a certain amount (see www.va.gov/HEALTHBENEFITS/cost).

What if I experienced military sexual trauma? (MST)

- 1b. **For survivors of military sexual trauma** - VA has free services to help veterans recover from military sexual trauma. You do not need to have a VA disability rating to receive these services and may be able to receive these services even if you are not eligible for other VA health care. You also do not need to have reported the incident(s) when it happened or have other proof that it occurred.

Where can I get more information on VA health care?

1c. **Veterans' Healthcare Benefits Book** – This book comes out each year and provides information on the VA health care system, enrollment, what services are covered, and any co-payments.

➤ Available online: www.va.gov/healthbenefits/vhbh

What if my application for VA health benefits is denied?

1. **Where to get help with the appeal process** – Your Veterans' Service Officer (VSO) or a local veterans service office can help you with your appeal. The process of appealing a VA health benefit denial is usually quicker than the process of appealing a disability compensation denial.

➤ Your Veterans Service Officer may be able to refer you to a **veterans service office** in your area for help appealing. The Dept. of Veterans Affairs also has a list of trustworthy veterans service offices that can assist you in preparing claims or appealing negative claims decisions. See [VA form 21-22](#) (page 2) for the list. These organizations include Veterans of Foreign Wars (VFW), American Legion, Disabled American Vets (DAV), and others.

What if I am not eligible for VA-health care?

Non VA-Health Care

1. **If you are not eligible for VA-health care** – See the Health Care section of this guide for information on accessing care and insurance.

What veterans' employment programs are in my area?

Veterans' Employment and Training

1. **Career centers with veterans' specialists** – Provide help with job searches, help with resume preparation, job referrals (give priority to qualified veterans when referring people to job openings), interviewing techniques, etc. Some career centers also offer access to computers.

➤ MassHire [Hampshire Career Center](#) (in Northampton). Call (800) 457-2604. Online at www.fhcc-onestop.com > Job Seekers > Veterans Services.
○ Has a Disabled Veterans Outreach Program Specialist, Michael, at (413) 586-6506 x355.

2. **[Veterans, Inc.](#)** – Provides job search support, job placement, transportation, and job training (including in computer literacy, computer technology and repair, IT, culinary arts, health care, construction, green jobs, website design, and others).

➤ Call (800) 482-2565 x125. Online at www.veteransinc.org/services/employment-training

STATE and NATIONAL RESOURCES

What are other state and national resources with useful information on economic resources for survivors?

- 1. [MassLegalHelp.org](http://www.masslegalhelp.org) – Legal information on a wide variety of issues faced by Massachusetts residents, including domestic violence, children and families, CORI, disability, employment and unemployment, income and benefits. Good place to find out about your rights.
 - www.masslegalhelp.org

- 2. [MassLegalServices.org](http://www.masslegalservices.org) – Resources and information for legal and social service advocates about legal issues facing lower income Massachusetts residents. Also has a [Legal Resource Finder](#) (LRF) that can connect you to legal aid programs, other non-profits, court programs, and government agencies that can help with your legal issue.
 - www.masslegalservices.org
 - Legal Resource Finder at www.masslegalservices.org/findlegalaid

- 3. [Massachusetts Legal Reform Institute \(MLRI\)'s Advocacy Guides](#) – Advocacy guides for TAFDC, EAEDC, SNAP, EA, MassHealth, and Unemployment. Free to download. Very helpful.
 - www.mlri.org/publications/advocacy-guides

- 4. [Economic Security for Survivors \(ESS\)](#) – Special project of the Institute for Women's Policy Research in Washington, D.C. that provides tools and resources for advocates on how to work with survivors to build economic security, including a way to calculate the cost of economic security in any zip code in the country called the [BEST Index](#).
 - Best Index (to calculate what's needed for economic security in any zip code):
www.basiceconomicsecurity.org/best
 - <https://iwpr.org/issue/health-safety/economic-security-survivors/>

- 5. [National Network to End Domestic Violence \(NNEDV\)'s Economic Justice Project](#) – Resources on financial abuse, financial education resources and curricula, and more.
 - nnedv.org/projects/ecojustice.html

- 6. [Jane Doe Inc. \(JDI\)](#) – Statewide membership organization of domestic violence and sexual assault response centers. Works for public policy advocacy, prevention and social change, movement building, public education, and economic empowerment.
 - www.janedoe.org

More Information

If you found a checkbox with a * after it in the front pages of this guide, additional information is provided below

***HOUSING RIGHTS**

***Massachusetts Housing Rights for Survivors: Breaking a Lease**

What kind of proof can the owner request if I provide notice that I am terminating my lease because of domestic violence, sexual violence, or stalking?

The owner can request proof relating to your notice, including the name of the abuser, written verification from a qualified third party (like your DV/SA counselor) along with a sworn statement by you, a copy of an order of protection, or a police or court record. These records must be kept confidential.

How long do I have to move out once I provide written notice to the owner?

You have 3 months from when you give the owner written notice of your intent to break the lease. After 3 months, your request will be void. You would keep paying rent until you left the apartment.

What if I paid rent in advance? What about my security deposit?

You are entitled to a refund of any rent you paid in advance for time you did not live in the apartment. As with any security deposit, the landlord must refund your deposit or give a statement explaining why s/he is retaining any of it within 30 days after all tenants have left the apartment.

What if the perpetrator is also on the lease?

You have the right to break the lease and leave, but any other person who remains in the apartment still has responsibility under the lease.

***Massachusetts Housing Rights for Survivors: Having Your Locks Changed**

Can the owner charge me a fee for changing the locks?

Yes, the owner can charge you a “reasonable customary fee” for the expense. It should not be more than s/he usually charges. You may be eligible to have the expense covered through Victim Compensation (see the Victim Compensation section in this guide).

Can the owner request proof that I am in fear of imminent harm if I request a lock change?

The owner can, but does not have to, request proof. Proof can include written verification from a qualified third party (like your DV/SA counselor) along with a sworn statement by you, a copy of an order of protection, or a police or court record. These records must be kept confidential.

What if the person or people who pose the safety threat are on the lease?

The landlord may change the locks and refuse to give this person a key if you provide either a valid abuse or harassment prevention order OR police or court record of an incidence of violence.

If the owner does not change the locks within 2 business days, can I do it myself?

Yes, if the owner does not do so within 2 business days, you may change the locks yourself. They must be installed in a professional manner with locks of similar or better quality than the original. Give the owner a key within 48 hours of changing the locks.

***VICTIM COMPENSATION**

***Compensation**

What expenses related to the crime can I be compensated for? What if I cannot use my insurance for safety reasons?

Victim Compensation will cover uninsured, out-of-pocket, and outstanding expenses related to the crime, including: medical expenses, hospital expenses, dental expenses, replacement homemaker services, loss of earnings, loss of support, counseling expenses, forensic sexual assault exam kit expenses, security measures (new door, lock, alarm – up to \$500 cap), supportive counseling for parents of a minor who is a victim of crime, professional crime scene cleanup (\$1,500 cap), temporary debt collection protection, replacement bedding and clothing costs (if rendered unusable as a result of a law enforcement investigation), and funeral/burial expenses (\$8,000 cap). Unfortunately, compensation is NOT awarded for pain and suffering, or lost or damaged property.

Victim compensation is a fund of last resort, meaning it will not pay costs if your insurance will cover them. But if you cannot use your insurance for safety reasons, you can apply to victim compensation to cover the costs.

***Time Limit**

How does it work that there is no time limit for using funds from Victim Compensation?

There is a limit of \$25,000 per crime that you can receive, but there is no time limit in which you have to use the funds. For instance, if you are the victim of a crime and have reported the crime within 5 days of it happening (unless if there was “good cause” for delay), AND you applied to Victims Compensation within 3 years of the crime (if you were under 18 when the crime occurred you have until the age of 21 to apply), if you feel triggered a year after the crime and seek counseling or have to take some time off of work, you could apply to victim compensation to cover these costs as long as you had not met your \$25,000 limit. (There is one exception to the \$25,000 limit: if you suffer a catastrophic injury due to a violent crime and will suffer a lifelong disability as a result, you can apply for up to \$50,000.)

***Sexual Assault Victim Compensation**

What sort of costs can I be compensated for?

Victim Compensation will cover uninsured, out-of-pocket, and outstanding expenses related to the crime, including: the cost of the SANE exam, medical costs related to the assault, prescription costs related to the assault, replacement clothing and/or bedding costs (if rendered unusable as a result of a law enforcement investigation), counseling costs related to the assault, and loss of earnings related to the assault. (See longer list under *Compensation here in the More Information section.

*** CRIMINAL OFFENDER RECORD INFORMATION (CORI)**

***Getting Your CORI**

How do I file an affidavit of indigency to have the fee waived?

There is usually a \$25 fee to get your CORI, but you can get it for free if you file an Affidavit of Indigency stating that: you get SSI, TAFDC, EAEDC, Medicaid, or Mass Veterans Benefits; or that your income is 125% of the federal poverty guidelines; or that paying the fee would mean you could not pay for your or your family's food, shelter, or clothing. The [Affidavit of Indigency](#) for getting your CORI is available at <https://www.mass.gov/files/2017-06/affidavit-of-indigency.pdf>. To submit it, you must mail the Affidavit of Indigency with your [CORI Personal Request Form](#) (available online at www.mass.gov/ > Living > Public Safety > Criminal Records > Criminal Record Check Services > Request a name-based record check) to the address on the form.

***Sealing Your CORI Records**

What does it mean to seal my records?

If you seal your records, they will not show up at all for most employers who request your record. The exceptions to this rule are if you applying to be a foster parent or adopt a child or if you applying to be a daycare worker.

Can all records be sealed?

Some cases can never be sealed, including certain firearms offenses, "crimes against the public" (resisting arrest, perjury, witness intimidation), and sex offense cases.

***CORI Rights in Housing and Job Searches**

What are my [CORI rights](#) in housing and job searches?

1) When you first apply for a job, the application cannot ask questions about your CORI, convictions or arrests. 2) If an employer, landlord or housing authority decides not to hire you because of your CORI or criminal background report, he or she has to give you a copy of the report. 3) An employer, landlord or housing authority must give you a copy of the CORI or criminal background report that they have, **before** they ask you about anything in the report. 4) Federal law (the [Fair Credit Reporting Act](#), to be exact) requires that if a landlord denies you housing because of information s/he found on a consumer credit report, the landlord is required to tell you that they did so and to tell you the name of the report on which they found the information.

Visit www.masslegalhelp.org/cori/your-rights for more information on your CORI rights in housing and job searches.

***TAXES**

***Earned Income Tax Credit (EITC)**

How much could I earn from the EITC? Will that money be counted as income by public benefit programs?

The EITC can be a sizable amount of money, depending on your household size and income in the tax year for which you're filing. For instance, for a 2014 return, if you have 2 children and earned less than \$43,038 in 2013, you could receive up to \$5,372. If you have 1 child and earned less than \$37,870 in 2013, you could receive up to \$3,250.

The credit won't count as income for programs like Medicaid, food stamps (SNAP), SSI, cash assistance or public housing. You can save the refund you receive for up to a year and it won't be considered as income/assets by federal assistance programs.

***Innocent Spouse Relief**

How do I know if I am eligible to file for Innocent Spouse Relief?

You may qualify for Innocent Spouse Relief in two ways:

1) If:

- o You filed a joint Federal tax return with your spouse or former spouse;
- o And the IRS took your refund to pay your spouse or former spouse's past due Federal debts (tax debt, child support, or student loans, for example)

or 2) If:

- o You filed a joint Federal tax return with your ex;
- o That joint tax return had wrong information (unreported income or incorrect deductions) that resulted in less tax being paid than actually should have been;
- o This wrong information on the joint return was the fault of your ex;
- o The IRS has collected or is seeking to collect tax, interest, or penalties from you in connection with the wrong information;
- o You are now divorced, legally separated, widowed, or have been living apart from your ex for the past 12 months; and
- o You did not know about the wrong information OR you knew about the income, but you were the victim of spousal abuse or domestic violence before signing the return, and because of that abuse, you did not challenge the treatment of any items on the return because you were afraid your ex would retaliate against you.