

Town of Carlisle

66 Westford Street
Carlisle, Massachusetts 01741

Economic Assistance Resources Guide for Carlisle Residents

[Note: this information is for educational reference] Last updated April 4, 2016

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I. Food Assistance (For all households) - no deadlines/ongoing.

1. **Food Stamp Assistance:** 1-866-950-FOOD or www.mass.gov/dta or www.gettingfoodstamps.org. If you are having trouble with application, call the Council on Aging – 978-371-2895
2. **Open Table:** Offers a variety of guest services at two locations to support those in need. It offers twice-weekly supper and food pantries in Concord, MA (Thursdays) and Maynard, MA (Mondays) to more than 300 guests. Guests are served a healthy meal, including dessert and beverage. Pantry items include bags of non-perishable groceries, fresh fruits and vegetables, dairy products and other staples. Open Table is a community of support for families, individuals, seniors and children. All are welcome – no questions asked.

Dinners and pantries are available when a Monday or Thursday falls on a holiday, but are not available when schools are closed due to inclement weather. (for schedules see next page)

Open Table Suppers and Pantries:

Concord Open Table:

Thursdays: 5:30 – 6:30pm (supper)

Thursdays: 4:30 to 6:15 (pantry service)

First Parish Church,

20 Lexington Road

Concord, Massachusetts

Maynard/Sudbury Open Table:

Supper: Temporarily held in Sudbury!

Sudbury United Methodist Church

251 Old Sudbury Road, Sudbury

Tuesdays, 6:00 – 7:00 pm

Pantry Service:

Coolidge School

12 Bancroft Street, Maynard

Mondays, 5:00 – 7:00 pm

Maynard COA, 4:00 – 5:00pm

Open Table can also offer assistance or referral for other needs such as Heat and Utility, Housing, Legal, Medical, Elderly or Social Services.

Open Table contact information:

info@opentable.org

Concord: Phone: 978-369-2275 (voicemail) P.O. Box 42, Concord, MA 01742

Maynard/Sudbury: P.O. Box 404, Maynard, MA 01754

- 3. Lex Eat Together:** Lex Eat Together in Lexington, Massachusetts consists of volunteers who desire to share community with those in need. The mission is to provide a weekly meal in a setting which respects privacy and dignity. All are welcome without question.

<http://www.lexeattogether.org>

lexeattogether@gmail.com

Supper: Wednesdays at 5:15 to 6:30

Church of Our Redeemer

6 Meriam St. Lexington, MA 02420

Will not operate when the Lexington Public Schools close for weather reasons.

- 4. Call Carlisle Council on Aging** for other sources of Food Support. 978 371-2895.

II. Fuel Assistance (For all households unless otherwise noted):

1. **State/Federal Low Income Housing Energy Assistance Program Fuel Assistance (LIHEAP) – Community Teamwork, Inc. (CTI) - 978-459-0551** or www.benefitsapplication.com. Ask for Fuel Assistance. You may also, contact Carlisle Council on Aging (COA) – **978-371-2895**. Program runs November 1st – April 15th (Please contact the COA after this date in order to find out if the date has been extended). Income eligibility. **Important to apply as soon as possible.**
2. **Salvation Army** – call the Carlisle Council on Aging - **978-371-2895**, program is available from December 1st for emergencies, while general applications are accepted January 1st. Income eligibility requirement
3. **Town of Carlisle Fuel Assistance Program** – Call the Carlisle Council on Aging - **978-371-2895**. Program runs November 1 – April 30. Based on income and financial need being temporary.
4. **Friends of the Carlisle Council on Aging** – Call the Carlisle Council on Aging - **978-371-2895**. This program is for seniors (those over 60). November 1 – April 30. Income eligibility and residency requirement.
5. **Citizen’s Energy** – 877 563-4645
<http://www.citizensenergy.com/> Income eligibility required.
6. **Electric and Gas Utility Programs:** (For all households) - no deadlines/ongoing:
 - a. **Utility Discount Rates:** are available to Gas and Electric customers who meet income qualifications which are set by the utilities. If income-eligible, discounted rates may lower your monthly energy bill. If a Carlisle household has been approved by CTI for fuel assistance, appropriate household information will be submitted to Nstar and/or National Grid for a discounted rate. For help with National Grid gas, or for NStar Electric see:

1. National Grid - Gas

http://www2.nationalgridus.com/customer/saving/payhelp_ma_kedma.jsp

2. Nstar - Electricity

<https://www.eversource.com/Content/docs/default-source/bill-inserts/MA/2014-12-rights-assistance.pdf?sfvrsn=2>

866-315-2496

For further information on these programs, contact your Gas or Electric Company.

- b. Overdue Balance Payment Plan: Contact your utility.** If you have an overdue payment that you cannot pay in full, you may apply for a payment plan which allows you to pay equal monthly installments along with your current bill, until you pay off the balance. **Approval and qualification criteria for a payment program are determined by your utility.**
- c. Arrearage Management Plans: Contact your utility provider.** These plans provide some forgiveness of overdue balances. They are available to Gas and Electric customers who meet income qualifications. **Approval and qualification criteria are determined by your utility.**
- d. Protection from having your Gas or Electric Service turned off.**
Requirements: Contact your utility for details.
1. All residents in your household are 65 and older.
 2. You have a financial hardship AND either:
you, or someone in your home is seriously ill; or
you have an infant in the home under 12 months;
or it is between **November 15th** and **March 15th** and you you **need** the service to **heat** your home.

Note: Documentation is required. Approval and qualification criteria are determined by your utility.

III. Emergency Grants and General Assistance:

- 1. Carlisle Neighbor Fund – case by case** grants funded by private charitable donations and administered to Carlisle residents, regardless of religious affiliation, through Carlisle congregations. Fund provides financial assistance in the areas of **food, energy, or other short-term, critical needs. Available to all Carlisle residents.**

Religious/organizational affiliation or congregational membership **not** a requirement. All application information is kept confidential.

How to Apply – please contact one of the three below:

First Religious Society, 27 School Street. Contact: Reverend Diane Miller 979-369-5180.

Congregational Church of Carlisle – 147 School Street. Contact: Pastor Steven Weibley - 978-369-7830.

St. Irene Roman Catholic Church, 181 East Street. Contact: Father Thomas P. Donohoe - 978 -369-3940

2. Household Goods – Helping People Make a Home

Household Goods, Inc. provides a full range of donated furniture and household items, free of charge, to help people in need make a home.

How to Receive Goods

If you need furniture and household goods, you must have [an agency send in a referral using our online form](#). The appointment will then be set up through the agency who will communicate with you. Some agencies that refer to Household Goods include housing authorities, social service or government agencies, schools, places of worship, and community health agencies.

<http://householdgoods.org/about/referrals/>

Donation: Household Goods provides gently used household furnishings free of charge to individuals and families in need.

When considering what to donate, please remember that our clients are often coming out of hard times. Items should be in a gently used condition that you yourself would feel comfortable giving to a friend or neighbor.

Donations can be dropped off at Household Goods, 530 Main Street, Acton, MA 01720. Drop-off hours are: Tuesday, Thursday and Saturday, 9am-noon. Please do not leave items when they are closed. Clothing, food or toys are not accepted.

IV. Housing Resources: Home Modification for Accessibility and Mortgage Foreclosure Assistance

Please contact the Town of Carlisle Town Administrator's – 978-371-6688 if you would like further information about the below programs.

1. Home Modification Loans for Accessibility for disabled residents of all ages and frail seniors.

The Massachusetts Rehabilitation Commission funds zero-interest or 3% interest modification loans for up to \$30,000 toward home accessibility for disabled residents (cognitive and physical disabilities) of all ages and frail seniors. Work funded projects have ranged from stair lifts, to sill widening, to kitchens, bathrooms, grading, ramps, etc. Homeowners use licensed contractors, select their own building materials and designs, which are then are reviewed by the Home Modification Loan program.

<http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/>

The Home Modification program serves both low and middle-income households. No credit checks are required. Zero interest loans are payable upon sale of the property and/or refinancing. For more information and an application, please contact the Southern Middlesex Opportunity Council or the Carlisle Town Administrator's Office.

South Middlesex Opportunity Council
7 Bishop Street, Framingham, MA 01702
Phone (508) 872-4853
www.smoc.org

Susan Aaron, Program Coordinator
Phone (508) 620-2682
saaron@smoc.org

2. Mortgage Foreclosure Assistance

Are you worried about and/or having difficulty making your mortgage payments? Are you facing mortgage foreclosure? Or are you being approached with offers of mortgage assistance which you are not sure about?

- a. **The Home Preservation Center (HPC)**, a joint initiative of the Coalition for a Better Acre and Community Teamwork Inc., and other local entities provides federally-funded no- cost mortgage foreclosure and mortgage modification assistance.

Home Preservation Center

450 Merrimack Street, Lowell, MA 01852 (*across from the Pollard Memorial Library*)

978-970-0600, Ext. 1

www.coalitionforabetteracre.org/home-preservation-center/about-hpc

- b. **The U.S. Department of Housing and Urban Development (HUD)** federal foreclosure prevention resources by state:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MA>

- c. **Mill Cities Investments Mortgage Foreclosure Loan Program**. This interest-free mortgage loan program funded by a Carlisle family, serves unemployed and underemployment homeowners, in the communities of **Carlisle**, Acton, Billerica, Chelmsford, Westford, Lowell, Dracut, and Tyngsborough.

Applicants are required to attend Coalition for a Better Acre's Home Preservation Center Foreclosure prevention workshops and one-on-one counseling sessions. The maximum loan amount is \$20,000 and will be dispersed in a lump sum or monthly payments over a 24- month period. No income caps apply. This is not a government program.

For more information contact MCCI at 978-970-0600, Ext. 5, or

Frank.Carvalho@mvcdfi.org

<http://mvcdfi.org>

d. If you have received a foreclosure notice or a foreclosure date has been set:

1. Massachusetts Division of Banks Hotline 1-800-495-BANK (2265)

If a foreclosure is scheduled in the next seven days, you can contact the Division of Banks directly for help in securing a delay in the foreclosure process until you reach a counselor. The Division of Banks Hotline 1-800-495-BANK (2265) is open Monday through Friday from 8:45 a.m. to 5 p.m.

2. Middlesex Legal Services. This non-profit organization provides legal services for Carlisle residents, **including** assistance with mortgage foreclosures.

Contact: 63 Fountain St., Framingham, Massachusetts, 01702
(508) 620-1830 or (800) 696-1501.

For Carlisle Seniors (over 62) if you have received a foreclosure notice and/or need legal services please call Cambridge Somerville Legal Services - 617-603-2700. Greater Boston Legal Services also aides seniors at 617-371-1234.

3. Pro Bono Foreclosure Assistance Hotline. Individuals facing foreclosure may benefit from qualified legal counsel to represent them in foreclosure proceedings. The Attorney General's Office, in partnership with several bar associations, legal services organizations and advocacy groups, announced the establishment of a Pro Bono Foreclosure Assistance Hotline. Low-income Massachusetts residents who are facing foreclosure may call (800) 342-5297 or (617) 603-1700 and leave a message in the foreclosure assistance mail box. Hotline operators answer the telephone: Monday through Friday from 9 AM to 12:00 noon.

3. Carlisle Housing “by right” and Special Permit Opportunities

Town of Carlisle Zoning Bylaws:

http://www.carlislema.gov/Pages/CarlisleMA_Clerk/zoning/zoning_by_laws-19Jul2012.pdf

1. **Two-family home conversion: Town of Carlisle Zoning Bylaw 3.2.1** allows “*The alteration and use of a single-family dwelling existing on the effective date of this bylaw (May 11, 1962) as a dwelling for two families, provided that the lot on which it is located conforms to the area and width requirements for new lots in the same district.*”

Please contact the Building Commissioner if you have questions about any proposed construction and permitting.- **978-369-6689**.

2. **Boarders – Room, Board or a combination: Town of Carlisle Zoning Bylaw 3.2.1.11.4** allows “*the renting of rooms or the furnishing of table board in a dwelling to not more than three (3) persons, whether regular or transient.*” This housing opportunity allows property owners to rent rooms and to generate income, without having to apply for a permit or authorization from the Town.
3. **Accessory Apartment Special Permit.** Town Bylaw 5.6, allows the permitting of Accessory Apartments:

“To increase the availability of moderately priced housing for town employees, the young, the elderly, people of low and moderate income, and dependent relatives of town residents by permitting the creation of accessory apartments by:

5.6.1.1. Providing an opportunity for homeowners who can no longer physically or financially maintain their single family home to remain in homes that they might otherwise be forced to leave;

5.6.1.2. Making housing units available to low and moderate income households who might otherwise have difficulty finding homes within town;

Town of Carlisle Zoning Bylaws:

http://www.carlislema.gov/Pages/CarlisleMA_Clerk/zoning/zoning_by_laws-19Jul2012.pdf

Property owners interested in the Accessory Apartments should contact the Carlisle Planning Board for further information and to obtain an application- 978-369-9702.

4. MassAccess Housing Registry

The MassAccess Housing Registry helps people to find affordable rental and homeownership opportunities in Massachusetts. A key feature of the Registry is to highlight homes for people with disabilities who need accessible or barrier-free housing.

<http://www.massaccesshousingregistry.org/>

V. Town of Carlisle Tax Relief and Tax Exemptions.
Homeowners must be living in home (primary residence):

Must be filed within ninety days after Tax Bills are sent out in the First of the New Year.

- 1. Elderly Statutory Property Tax Exemption.** Fiscal Year 2016: age 60 by July 1, 2015. Income cannot exceed \$25,186 individual- assets \$40,000 or \$37,779 for a couple- assets \$55,000.: Contact: **Board of Assessors – 978-369-0392.**
- 2. Community Preservation Surcharge Income Exemption:** There is an exemption for **both families and seniors.** Fiscal Year 2014 income limits, individual (\$68,950); couple (\$78,800.); and family of four (\$90,700). For further information on eligibility, contact: **Board of Assessors 978-369- 0392.**
- 3. Aid to the Elderly and Disabled Fund:** Applications for this voluntary taxation fund must be received by March 31st. Residents sixty-five or older or disabled (under clauses 41A/41C/17/18/22/37) must meet income and asset criteria to be considered. **Council on Aging at 978- 371-2895 .**

Ongoing:

- 4. Tax Deferral Program:** Available to property taxpayers, **65** years or older. Interest (8%) accrues along with taxes until homeowner sells/leaves home.. For more information contact: **Board of Assessors 978-369-0392.**
- 5. Veteran’s Exemption:** Available to Veterans who have a service connected disability of 10% or more, Veterans who have been awarded the Purple Heart, Gold Star Mothers and Fathers, and spouses and surviving spouses of Veterans. For more information contact: **Board of Assessors – 978-369-0392.** Must be filed within **ninety days** after Tax Bills are sent out in the First of the New Year.
- 6. Elderly Work Program:** Property owners age sixty and over are eligible to apply for this program. In Fiscal Year 2016, there \$25,000 in funding was authorized for this program by 2015 Carlisle Town Meeting. Each “slot” will be worth a maximum of \$1000. Frequently the “slots” are divided into shares

of $\frac{3}{4}$, $\frac{1}{2}$, or $\frac{1}{4}$ to accommodate more workers. These details may change from year to year. Note: Most placements occur in June although applications are accepted year round. For more information, please contact the **Council on Aging at 978-371-2895**.

VI: Commonwealth of Massachusetts Department of Revenue – Senior Circuit Breaker Tax Credit.

<http://www.mass.gov/dor/individuals/filing-and-payment-information/guide-to-personal-income-tax/credits/real-estate-tax-credit.html#General>

General Rules and Qualifications

Certain taxpayers age 65 or older may be eligible to claim a refundable credit on their state income taxes for:

- the real estate taxes paid during the tax year on the residential property they own in Massachusetts that is used as their principal residence; or
- the rent paid during the tax year on the residential property they rent in Massachusetts that is used as their principal residence.

Refundable Credit:

If the credit exceeds the amount of total income tax due for the year, the excess amount of the credit will be refunded to the taxpayer without interest.

Maximum Credit Allowed for Tax Year 2015:

For tax year 2015, the maximum credit allowed for both renters and homeowners is \$1,070.

To be eligible for the credit for the 2015 tax year:

1. the taxpayer or spouse, if married filing jointly, must be [65 years of age or older at the close of the taxable year](#);
2. the taxpayer must own or rent residential property in Massachusetts and occupy the property as his or her principal residence;
3. the taxpayer's "total income" cannot exceed \$57,000 for a single filer who is not the head of a household, \$71,000 for a head of household, or \$85,000 for taxpayers filing jointly; and
4. for homeowners, the assessed valuation of the homeowner's personal residence as of January 1, 2015, before residential exemptions but after abatements, cannot exceed \$693,000.