

The Society of St. Vincent de Paul

Founded in 1833, the Society of St. Vincent de Paul is a worldwide organization of lay Catholics, following Christ's call to assist those in need.

Our founding activity, still practiced today, is the Home Visit. Through these visits, Vincentian members establish personal relationships with our neighbors in need, not only providing material assistance such as rent, utilities, food, furniture or clothing, but also offering friendship, understanding, and prayer.

The National Council of the United States was established to support local St. Vincent de Paul Conferences and Councils, and to represent them among the global Society's membership. Today, the National Council provides resources, training, and spiritual formation for nearly 100,000 Vincentians in 5,000 Conferences and Councils across the country.

Because "no work of charity is foreign to the Society," Vincentians respond to many community and individual needs through programs such as disaster relief services, job training and placement, thrift stores, food pantries, housing programs, utility assistance, prison reentry, medical services, and many others, always seeking longer-term pathways out of poverty and towards the full flourishing of every person.

Dedham residents in the Riverdale area, please call St. Susanna's Church at 781-329-9575

Dedham residents in all other areas of Dedham, please call St Mary's of the Assumption Church at 781-326-0550 and Press #4

Last Updated: August 3, 2022

Program Details

Residential Assistance for Families in Transition
(RAFT)



RAFT Program Details Reference Guide

RAFT PROGRAM DETAILS

(As of August 1, 2022)

WHO IS ELIGIBLE UNDER RAFT?

- Renters at 50% Area Median Income (or 60% AMI for those at risk of domestic violence)
- Experiencing a housing crisis such as having received a Notice to Quit or being doubled-up and asked to leave (full housing crisis list in the table on the 3rd page)
- Currently renting or moving to a new rental
- If applying for assistance with rent arrears, tenant must have received a Notice to Quit or eviction notice/court summons

WHAT IS THE RAFT BENEFIT?

- Up to \$10,000* in rental and utilities assistance within a rolling 12-month period

*\$10,000 limit set by the Massachusetts Legislature in the Fiscal Year 2023 budget language

WHAT ARE ELIGIBLE USES OF FUNDS UNDER RAFT?

UP TO \$10,000 PER HOUSEHOLD MAY BE USED FOR:

- Rent arrears
- 1 prospective rent payment (stipend)**
- Start-up costs (first, last, security)
- Moving costs (first/last/security, moving trucks)
- Utility arrears (minimum required to get service restored or protected)
- Furniture (up to \$1,000)

**Stipend Details:

Households may receive one (1) stipend equal to full monthly rent if they meet the following criteria:

- Household selects "Future Rent" as an assistance need on the Central Application OR household communicates to the RAA/RAP Center that they need future rent assistance
- Household does not have an income-based rental subsidy
- Payment of a stipend will not cause the household to exceed the maximum benefit limit

RAFT Program Details Reference Guide

HOUSING CRISIS	VERIFICATION (EXAMPLES)
Notice to Quit	<ul style="list-style-type: none"> • Notice to quit issued by landlord
Eviction	<ul style="list-style-type: none"> • Summary process summons and complaint (court summons)
Doubled up and must leave/ Overcrowding	<ul style="list-style-type: none"> • Letter from primary tenant/landlord that verifies that family is asked to leave • Documentation to demonstrate unit is too small for household (e.g. letter from landlord)
Health & safety	<ul style="list-style-type: none"> • Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)
Domestic violence	<ul style="list-style-type: none"> • Documentation to support allegation connected to inability to stay safely • Self-statement from applicant
Fire/Flood/Natural disaster	<ul style="list-style-type: none"> • Report of fire, flood, or natural disaster
Utility shutoff	<ul style="list-style-type: none"> • Shutoff notice or verification that service has already been disconnected
Other crisis that will result in imminent housing loss	<ul style="list-style-type: none"> • Documentation to demonstrate that family will imminently be homeless within 30 days

Special Rules for Households Receiving Income-based Rental Subsidies:

There are some additional rules for RAFT for households who have income-based rental subsidies (Section 8, MRVP, public housing, etc.):

- Households with income-based rental subsidies **cannot receive payment for more than six months of rent arrears**
- Households residing in subsidized housing **must demonstrate good cause for nonpayment** if applying for assistance with rent arrears

How to Apply for RAFT:

Applicants who are able to complete the application on their own should do so. Direct them to fill out an online application at www.mass.gov/housinghelp. Advocates may apply on behalf of a household with the permission of that household by checking the advocate box in the Central Application.

If you need additional information about RAFT, please contact Amy Mullen at amy.mullen2@mass.gov.

Assistance for Homeowners:

Homeowners, including owners of 1-4 family properties, are now served by the [Homeowner Assistance Fund](#) (HAF) program. Mass HAF provides financial assistance to help homeowners who are behind on their mortgage payments due to the COVID-19 pandemic. Homeowners can visit www.massmortgagehelp.org to check their eligibility, learn more about the program and apply. As a reminder, the Emergency Rental and Mortgage Assistance (ERMA) program closed on December 31, 2021 and RAFT is currently focused on serving renters. Please reach out to masshaf@mhp.net with questions about the HAF program.

WEATHERIZATION & ENERGY CONSERVATION

How do the Energy Conservation & Weatherization initiatives work?

Homeowners and renters – including households whose cost of heat is included in the rent – can apply for assistance at the agency in their area. Eligibility is based on household size and the gross annual income of every household member 18 or older. Household income cannot exceed 60% of estimated State Median Income.

The Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP) provides heating system services to low-income households.

Weatherization Assistance Program (WAP) provides a variety of weatherization measures to Home Energy Assistance-eligible households whose income does not exceed 60% of the State Median Income and who reside in the Self Help service area. Weatherization is the nation's largest energy-efficiency program, with trained inspectors and crews that install measures aimed at reducing the cost of energy for low-income families. WAP prioritizes applications according to need: The Self Help Energy Conservation Programs encompass a wide array of services that receive funding from both Government as well as utility company sources. Current Energy Conservation Programs include:

HEART-WAP PROGRAM (HWAP)

This federally- and public utility-funded program offers a variety of heating system services to Home Energy Assistance certified clients which may include:

- Emergency heating system repairs
- Heating system replacements
- Burner replacements
- Oil Tank replacements
- Limited Asbestos removal
- Clean and tune program (when funding is available).

Find Out if You are Eligible

You may be eligible for significant savings and discounts on your monthly National Grid Gas and Electric bills. Any low-income household whose gross yearly income falls at or below the income guidelines may qualify. Homeowners and renters – even those whose heat is included as part of the rent – are both eligible to receive Home Energy Assistance, and all heating types are eligible.

FY 2023 Home Energy Assistance Program Income Eligibility

<u>Household Size</u>	<u>Gross ANNUAL Income 60% SMI</u>	<u>4 Week Gross Income</u>
1	\$42,411	\$3,534
2	\$55,461	\$4,621
3	\$68,511	\$5,709
4	\$81,561	\$6,796
5	\$94,610	\$7,884
6	\$107,660	\$8,971
7	\$110,107	\$9,175
8	\$112,554	\$9,379

CONTACT – Call to Get Started

Energy Conservation Program

NEW ADDRESS:

45 Pearl Street

Brockton, MA, 02301

Phone: 508-580-4481 Fax: 508-580-4484

Monday to Friday from 8:00 am to 4:00pm

Department of Transitional Assistance (DTA)

DTA has three programs that provide help to children and families: Emergency Aid to the Elderly, Disabled, and Children (EAEDC) Transitional Aid to Families with Dependent Children (TAFDC), and the Supplemental Nutrition Assistance Program (SNAP)

Emergency Aid to the Elderly, Disabled, and Children (EAEDC)

What is EAEDC?

EAEDC is a program that primarily provides emergency cash assistance to older adults, people living with disabilities, and those who are caring for someone with a serious disability in their home. However, EAEDC also provides cash assistance to individuals who are caring for a child in their home who is not related to them. Applicants must meet certain income and asset requirements, and both US citizens and legal immigrants can apply. Individuals caring for unrelated children must get legal guardianship or custody of the child within six months of received EAEDC.

How do I apply for EAEDC?

To apply or for more information, families can contact their [local DTA office](#) to set up an appointment or call the DTA at 1-877-382-2363.

Transitional Aid to Families with Dependent Children (TAFDC)

What is TAFDC?

TAFDC provides cash assistance to families who have at least one dependent child under the age of 18 or 19. TAFDC is also open to pregnant women who are in the last 120 days of their pregnancy with their first child. In addition to providing cash assistance, TAFDC participants can also receive help with child care, transportation, and referrals for other social services, like mental health or substance abuse programs.

In most cases, adult TAFDC recipients must participate in work-related programs to receive TAFDC benefits. DTA provides many work-related programs, such as job skills training, help with job searches, and job placements for TAFDC recipients. There are also educational opportunities such as GED and adult literacy programs.

Who can apply for TAFDC?

Women and families must live in Massachusetts and meet certain income and asset requirements to be eligible for TAFDC. The program is open to US citizens and legal immigrants. If a family is eligible, there is a limit on how long they can receive TAFDC benefits. Families can receive TAFDC benefits for 24 months in a 60-month period, or up to two years in a five-year timeframe.

How do I apply for TAFDC?

For more information or to apply for TAFDC, families should contact their local DTA office to set up an appointment or call the DTA at 1-877-382-2363.

Supplemental Nutrition Assistance Program (SNAP)

What is SNAP?

SNAP is a program that helps families with children, the elderly, and people with disabilities pay for the cost of food. SNAP benefits can be used to pay for foods such as breads, cereals, fruits, vegetables, meats, fish, and dairy products. People who participate in SNAP receive an Electronic Benefits Card (EBT) that they can use like a debit card to pay for food at grocery stores, convenience stores, and farmers' markets. Participants can also use their EBT card to buy seeds and plants to grow their own food, such as tomato plants. SNAP benefits cannot be used to pay for alcohol, tobacco products, or anything considered a "nonfood item," such as soap, cleaning supplies, and medicines.

SNAP participants between the ages of 16-59 are also automatically enrolled in the SNAP Path to Work program, which helps SNAP participants learn the skills they need to find jobs that pay well. SNAP Path to Work provides education programs and skills training for jobs in fields like construction, banking, and nursing.

Who can apply for SNAP?

Eligibility for SNAP is based on many different factors, including a family's income, expenses, the number of people who live in the home, the age of the family members, and other family characteristics. The DTA has an online screening tool that families can use to see if they may be eligible for SNAP. Families can also call the DTA at 1-877-382-2363, or Project Bread at 1-800-645-8333.

How do I apply?

Families can apply for SNAP in three different ways:

- Online: Families that are applying for SNAP for the first time can use the online application form. The online form is available in English, Spanish, and Portuguese.
- In-person: Families can visit their local Transitional Assistance Office, which they can find [here](#).
- Mail: Fill out a paper application and mail it to the following address:

DTA Document Processing Center

PO Box 4406

Taunton, MA 02780-0420

Paper applications are available in English, Spanish, Portuguese, Khmer, Vietnamese, Haitian Creole, Russian, Chinese, French, Italian, Korean, Polish, and Arabic.

What happens after I submit my application?

After the application is submitted, the DTA will contact the family to schedule an interview to better understand the family's needs. After the interview, the DTA will tell the family what documents they will need to give to the DTA, such as:

- Proof of identity, such as a driver's license or birth certificate
- Proof that the applicant lives in Massachusetts, such as a lease or utility bill
- Earned income if the family has any, such as a pay stub
- Other kinds of income the family receives, such as Social Security, child support, or workman's compensation
- Rental income, if the family rents property to others

- Child support payments, if anyone in the family pays child support to someone outside of their home.

Families may also include other information that could increase the amount of their SNAP benefits, such as proof of their housing costs, utility expenses (including cell phones), child care or adult care expenses, or medical expenses for those with disabilities. The DTA can take up to 30 days to make a decision about a family's eligibility, but may provide SNAP benefits within seven days in certain emergency cases.

For more information about SNAP or for help applying, call the DTA at 1-877-382-2363.



NEED HELP WITH YOUR MORTGAGE?

Massachusetts Homeowner Assistance Fund is here.

ABOUT MASS HAF

The Massachusetts Homeowner Assistance Fund (Mass HAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. If approved, households are eligible for up to \$50,000 in assistance. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. Mass HAF is funded by the American Rescue Plan Act (ARPA).

You may qualify for Mass HAF if:

- ✓ You own and live in a condominium, single family-home, or a 2-, 3- or 4-family property in Massachusetts
- ✓ You are behind on your mortgage payments by at least 3 months
- ✓ You or someone in your household had their income go down, or living expenses go up, after January 21, 2020 because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- ✓ You meet the program's income limits (income limits are 150% of AMI - area median income)

WHAT IF I OWE MORE THAN \$50,000?

Mass HAF will pay up to \$50,000 and your servicer may offer a plan to help you get caught up on the remaining amount you owe. Your servicer is whoever you pay your mortgage to.

HOW CAN MASS HAF HELP ME?

If you are approved for Mass HAF, you would receive assistance to pay overdue mortgage payments. If you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY

No. If you are approved, money will go directly to your mortgage loan servicer (the company that receives your mortgage payments). You will be informed about how much assistance was provided and how it was used.

WILL I NEED TO PAY THE MONEY BACK?

No, the assistance is a grant, not a loan. You will not have to pay the money back.

HOW DO I APPLY?



The application is online. Learn more and apply at massmortgagehelp.org. You can also complete a short online screener to see if you qualify.



For general information about Mass HAF or updates on your application status, you can call the HAF Call Center at (833) 270 - 2953, Monday-Saturday, 8 a.m. - 7 p.m. (interpreter services are available). You can also work with a non-profit housing counseling agency who can help you apply. A list of housing counseling agencies can be found on massmortgagehelp.org.

massmortgagehelp.org

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LEGAL RESOURCES

- **The Massachusetts Bar Association Dial-A-Lawyer Service** sponsors a monthly program that encourages members of the public to call their hotline for free legal advice. Attorneys are available to answer questions on a variety of topics, including family law, bankruptcy, real estate, labor, and consumer rights and more. To use the Dial-A-Lawyer service, call (617) 338-0610 or (877) 686-0711 on the first Wednesday of the month between 5:30 PM and 7:30 PM.
- **Boston Bar Association's Volunteer's Lawyers Project's (VLP) Helpline** can provide free legal information and referral services to Dedham residents. The Helpline has lawyers and paralegals who will research your legal issue and provide you with information or referrals on most legal topics. Call the VLP Helpline at 617-603-1700 Monday, Wednesday, Friday 9:00 AM-12:00 PM and Tuesday and Thursday 12:30Pm – 3:30PM for assistance.
- **The Bar Association of Norfolk County** provides Walk-in Legal Clinics as a public service to the community. A panel of attorneys experienced in all areas of the law will be available for a one-on-one, confidential consultation with you to discuss your legal questions. The Free Walk-in Evening Legal Clinics are held at 6:00 PM to 8:00 PM on a Tuesday evening at Dedham and Quincy Courthouses. For information on dates and locations of their clinics, call The Bar Association of Norfolk County at 617-471-9693 Monday through Friday 10:00AM – 3:00PM.
- **MetroWest Legal Services** provides free civil legal aid to low-income people and victims of crime. Their priority practice areas include: Family Law, Housing, Homeless Advocacy, Government Benefits (including Social Security), Education, and Elder Law & Immigration. For more information on their eligibility requirements and services, call MetroWest Legal Services at 508-620-1830 or 800-696-1501 Monday through Friday 9:00AM – 5:00PM.
- **Lawyer for the Day Programs** are conducted at some local court houses. Lawyers volunteer their time to provide basic legal advice, help you understand relevant laws and your rights, and assist you in filling out court forms. However, they do not go with you into the courtroom, but can help you to better represent yourself in court. Call the Norfolk Probate and Family Court in Canton MA at 781-830-1200 Monday through Friday 8:30AM - 4:30PM for more information on their Lawyer for the Day Program.
- **The Boston Bar Lawyer Referral Service** provides free referrals to attorneys based on a client's specific needs and financial situation. All the attorneys charge fees, but they do have reduced- fee attorneys for those who qualify. For more information, call the Boston Bar Lawyer Referral Service at 617-742-0625 or 800-552-7046 Monday through Friday 9:00AM to 5:00PM.
- **Massachusetts Legal Services' Legal Resource Finder** is an online tool that can help you find assistance if you need help with a legal problem in Massachusetts. The Legal Resource Finder search results will provide you with contact information for legal aid programs, nonprofits, government agencies and court programs that may be able to help you with your legal issue for free or at a low cost. To access the Legal Resource Finder, go to <https://www.masslegalservices.org/findlegalaid>