



Financial Assistance Resources for North Reading Residents

Please click each link below to learn more about financial assistance programs or cost-saving options for North Reading households experiencing financial hardship. Visit www.northreadingma.gov/financial-assistance for an online version.

Income / General Assistance

- [Social Security Administration](#) provides disability, retiree, or supplemental income benefits for qualifying individuals. Apply here before your 65th birthday and upon leaving private insurance to enroll in Medicare. Call **800-772-1213** or apply online at SSA.gov
- [MA Dept of Transitional Assistance](#) provides temporary cash assistance to qualifying households **877-382-2363**
- [MA Circuit Breaker Tax Credit](#) up to \$2,590 for 2023 (plus 2 years prior) can be requested with income tax forms. Earned Income Tax Credit and Child Tax Credit may also provide tax refunds to eligible families.
- [Woburn Career Center](#) assists residents with job search and job skill building **781-932-5500**
- [Adult Foster Care](#) offers stipends for caregivers providing full-time care for a disabled adult **617-440-0987**
- **Households with school-age children**, ask your school guidance counselor or nurse
- **If you are employed**, check with your Human Resources department, Employee Assistance Program (EAP)
- [US Dept of Justice Credit Counseling](#) – list of providers approved by DOJ for pre-bankruptcy counseling
- [North Reading Veterans' Services](#) helps find resources incl. Ch 115 for veterans at **978-357-5211**
- [North Reading O'Leary Senior Center](#) helps find resources for residents age 60+ at **978-664-5600**
- [North Reading Food Pantry](#) can help residents/clients find additional resources at **978-276-0040**

Food Assistance

- [SNAP](#) recipients receive a debit card with a monthly food allowance **877-382-2363**
- [WIC](#) offers a monthly food allowance for pregnant women and families with small children **800-942-1007**
- **Farmer's market coupons** are available in early August for WIC recipients and at the Senior Center
- [North Reading Senior Center](#) at **978-664-5600** or [Meals on Wheels](#) at **781-324-7705** for age 60+ only
- [North Reading Food Pantry](#) provides perishable and non-perishable groceries, call **978-276-0040**
- [FoodSource Hotline](#) connects residents with groceries or meals offered state-wide, call **800-645-8333**

Health Expenses

- [MA Health Connector](#) – apply for MassHealth, CHIP child insurance, or subsidized insurance at **877-623-6765**
- **SHINE counselors** provide unbiased information to Medicare-eligible individuals to compare coverage and cost options, and assistance applying for discount programs such as Extra Help or Prescription Advantage. Call the senior center at **(978) 664-5600** to make an appointment or compare plans at medicare.gov/plan-compare/
- [Senior Care Options](#) and [PACE](#) programs offer additional benefits including case management and transportation, for qualifying individuals who are dual eligible for Medicare/MassHealth
- [Medicare Savings Program](#) recipients receive a state-subsidy on their Medicare premiums
- [Mystic Valley Elder Services](#) screens elders and disabled adults for subsidized home care at **781-324-7705**
- [Hospital Equipment Loan Program](#) (HELP) offers walkers, hospital beds and more, Saturdays in Woburn
- **Need assistance paying for prescriptions?** Check out [GoodRx](#), [WellRx](#), or ask your Manufacturer about a patient assistance program. [MA College of Pharmacy](#) offers assistance finding resources at **866-633-1617**

Property Tax / Mortgage or Rent Assistance

- [Property Tax Exemptions](#) are available for eligible individuals in the following categories: Seniors, Surviving Spouses or Minors, Veterans, and the Blind. Contact the Assessor's Office at **978-357-5221**
- **Tax Aid Relief Fund** provides temporary relief for homeowners experiencing financial problems. Contact the Assessor's office for more information.
- [Deferral Tax Lien Program](#) allows you to delay paying taxes until you finally sell your home.

- **Senior Work-off Program** is a way for residents age 60+ to pay your property taxes by working hours in various functions in town government. Contact the Town Administrator's office at **978-357-5210** for more information.
- **RAFT** may provide one-time assistance with mortgage, rent, or utilities. Metro Housing Boston: **617-425-6700**
- **Homeowner Options for MA Elders** offers unbiased financial counseling for homeowners at **800-583-5337**
- **Plan Ahead:** Apply for waitlists for [public housing](#) or [housing choice vouchers](#)

Utilities and Home Repair

- **LIHEAP Fuel Assistance** may be available to pay a portion of winter heating bills, even if your rent includes heat or you live in subsidized housing. Participants may also receive assistance with furnace / boiler repairs and home weatherization. Greater Lawrence CAC: **978-681-4950**
- **Reading Light (RMLD)** offers a [Low-Income Rate](#) application online or at **781-942-6598**
- **MA Dept of Public Utilities** prevents utility shutoff to vulnerable households, [households with serious illness](#)
- **Good Neighbor Energy Fund** from Salvation Army provides energy assistance to residents with temporary financial difficulty, whose incomes are between 60 and 80 percent of the state's median income
- **Lifeline and Affordable Connectivity** discount mobile or internet service for qualifying families. **800-234-9473**
- **Critical Home Repair Program** This Habitat for Humanity program helps qualified seniors and veterans to alleviate home health, safety, and code violations: **978-692-0927**
- **Home Modification Loan Program** MA provides 0% interest loans for home accessibility improvements for qualifying households, with repayment deferred until sale of the property. Metro Housing Boston: **617-425-6637**
- **MA-HUD** lists other financial assistance resources for home repair
- **MassSave** home energy assessments and rebates are available for National Grid gas customers: **866-527-7283**
- **RMLD** offers free home energy assessment for electricity customers without gas heat: **888-772-4242**
- **Solar panel installation** may reduce the cost of utility bills in less than 10 years. Ask RMLD at **781-942-6598**

Transportation

- **Senior Center Van Transportation-In Town** for North Reading Residents over 60 or disabled residents. Please call **978-664-5600**
- **MBTA The Ride** is available for disabled individuals for pickup in neighboring towns. Call **617-337-2727** to set up an eligibility screening interview.
- **TRIP Metro North** Age 60+ or disabled and don't drive, but you can ride with a friend, neighbor or even relative to get to anywhere else you would like to go. They will be reimbursed for mileage. Call **781-388-4819**.
- **Medi-MeVa Medical Appointment Rides** to Boston, Peabody, or Bedford VA medical appointments. Call **978-469-6878** press option #3 to register in advance for this service.
- **North Reading Rides Together** volunteers bring residents who cannot drive to medical appointments out-of-town. Call the Senior Center at **978-664-5600** at least one week in advance.

Child Care Costs

- **Child Care Cost Assistance**, funded by the state, is available through Child Care Circuit at **978-686-4288**
- **Burbank YMCA** assists families in applying for vouchers to participate in their childcare programs

Household Goods

- **St. Vincent de Paul** thrift items are available for qualifying families
- **Mission of Deeds** offers furniture, household goods and kitchen items to people in need, by referral from Veterans' Services, Senior Center, or Food Pantry
- **Salvation Army** – emergency financial assistance may include furniture or clothing vouchers