**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**](https://www.ssa.gov/) 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**](https://dtaconnect.eohhs.mass.gov/)provides temporary cash assistance to qualifying households **877-382-2363**
* [**MA Circuit Breaker Tax Credit**](https://www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit#how-to-apply-)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**](https://masshiremncareers.com/) assists residents with job search and job skill building **781-932-5500**
* [**Adult Foster Care**](https://adultfamilycare.org/) 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**](https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111) **–** list of providers approved by DOJ for pre-bankruptcy counseling
* [**North Reading Veterans’ Services**](https://www.northreadingma.gov/veterans) helps find resources incl. Ch 115 for veterans at **978-357-5211**
* [**North Reading O’Leary Senior Center**](https://www.northreadingma.gov/seniors) helps find resources for residents age 60+ at **978-664-5600**
* [**North Reading Food Pantry**](https://nrfoodpantry.org/) can help residents/clients find additional resources at **978-276-0040**

**Food Assistance**

* [**SNAP**](https://dtaconnect.eohhs.mass.gov/) recipients receive a debit card with a monthly food allowance **877-382-2363**
* [**WIC**](https://www.mass.gov/how-to/apply-for-the-women-infants-children-wic-nutrition-program) 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**](https://www.northreadingma.gov/seniors)at **978-664-5600** or [**Meals on Wheels**](https://mves.org/services/nutrition/) at **781-324-7705** for age 60+ only
* [**North Reading Food Pantry**](https://nrfoodpantry.org/) provides perishable and non-perishable groceries, call **978-276-0040**
* [**FoodSource Hotline**](https://projectbread.org/foodsource-hotline) connects residents with groceries or meals offered state-wide, call **800-645-8333**

**Health Expenses**

* [**MA Health Connector**](https://www.mahealthconnector.org/) – 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/](https://www.medicare.gov/plan-compare/)
* [**Senior Care Options**](https://www.mass.gov/senior-care-options-sco) **and** [**PACE**](https://www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace)programs offer additional benefits including case management and transportation, for qualifying individuals who are dual eligible for Medicare/MassHealth
* [**Medicare Savings Program**](https://www.mass.gov/info-details/help-paying-medicare-costs) recipients receive a state-subsidy on their Medicare premiums
* [**Mystic Valley Elder Services**](https://mves.org/services/at-home-care/) screens elders and disabled adults for subsidized home care at **781-324-7705**
* [**Hospital Equipment Loan Program**](https://smd-help.org/) (HELP) offers walkers, hospital beds and more, Saturdays in Woburn
* **Need assistance paying for prescriptions?** Check out [GoodRx](https://www.goodrx.com/), [WellRx](http://www.wellrx.com), or ask your Manufacturer about a patient assistance program. [MA College of Pharmacy](https://www.mcphs.edu/patient-centers-and-clinics/pharmacy-outreach-program) offers assistance finding resources at **866-633-1617**

**Property Tax / Mortgage or Rent Assistance**

* [**Property Tax Exemptions**](https://www.northreadingma.gov/assessors/pages/exemptions-guidelines-fy24)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**](https://www.mass.gov/doc/form-96-application-for-personal-property-tax-exemptions-for-seniors-surviving-spouses-or/download?_ga=2.27006397.1291409005.1638815605-613616985.1623935929)
* **Tax Aid Relief Fund** provides temporary relief for homeowners experiencing financial problems. Contact the Assessor’s office for more information.
* [**Deferral Tax Lien Program**](https://www.northreadingma.gov/assessors/pages/exemptions-guidelines-fy24)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**](https://www.mass.gov/info-details/residential-assistance-for-families-in-transition-raft-program) may provide one-time assistance with mortgage, rent, or utilities. Metro Housing Boston: **617-425-6700**
* [**Homeowner Options for MA Elders**](http://www.elderhomeowners.org/) offers unbiased financial counseling for homeowners at **800-583-5337**
* **Plan Ahead**: Apply for waitlists for[**public housing**](https://www.mass.gov/guides/how-to-apply-for-public-housing) or [**housing choice vouchers**](https://www.mass.gov/info-details/section-8-housing-choice-voucher-program-hcvp)

## Utilities and Home Repair

* [**LIHEAP Fuel Assistance**](https://www.glcac.org/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**](https://www.rmld.com/my-home/pages/payment-assistance) application online or at **781-942-6598**
* [**MA Dept of Public Utilities**](https://www.mass.gov/info-details/help-paying-your-utility-bill)prevents utility shutoff to vulnerable households, [**households with serious illness**](https://www.rmld.com/pci)
* [**Good Neighbor Energy Fund**](http://www.magoodneighbor.org/assistance.html) 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**](https://getinternet.gov/apply?id=nv_home&ln=RW5nbGlzaA%3D%3D)discount mobile or internet service for qualifying families. **800-234-9473**
* [**Critical Home Repair Program**](https://lowellhabitat.org/what-we-do/critical-home-repairs/) 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**](https://cedac.org/hmlp/) 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**](https://www.hud.gov/states/massachusetts/homeownership/homerepairs) lists other financial assistance resources for home repair
* [**MassSave**](https://www.masssave.com/en/residential/programs-and-services/home-energy-assessments) home energy assessments and rebates are available for National Grid gas customers: **866-527-7283**
* [**RMLD**](https://www.rmld.com/my-residence/pages/no-cost-home-energy-assessment) offers free home energy assessment for electricity customers without gas heat: **888-772-4242**
* [**Solar panel installation**](https://www.rmld.com/home/pages/solar-guide) 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**](https://www.northreadingma.gov/seniors) for North Reading Residents over 60 or disabled residents**.  Please call 978-664-5600**
* [**MBTA The Ride**](https://www.mbta.com/accessibility/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**](https://www.mves.org/trip-program-offers-older-adults-transportation-to-stores-medical-appointments-and-social-activities/) 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**](https://www.mvrta.com/special-services/boston-peabody-medi-ride/) 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**](https://www.northreadingma.gov/transportation) 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**](https://www.mass.gov/how-to/apply-for-funds-to-help-pay-for-child-care), funded by the state, is available through Child Care Circuit at **978-686-4288**
* [**Burbank YMCA**](https://ymcaboston.org/Burbank/) assists families in applying for vouchers to participate in their childcare programs

**Household Goods**

* [**St. Vincent de Paul**](https://www.svdpboston.org/how-to-get-help/) thrift items are available for qualifying families
* [**Mission of Deeds**](https://www.missionofdeeds.org/) offers furniture, household goods and kitchen items to people in need, by referral from Veterans’ Services, Senior Center, or Food Pantry
* [**Salvation Army**](https://easternusa.salvationarmy.org/eastern-territory/location-search?location=01864&map=327733385835) – emergency financial assistance may include furniture or clothing vouchers

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