Community Resources

Members of the Worcester community may need help with topics beyond the expertise of the CMHA. Other organizations and government entities can help with such issues. This guide aims to provide basic information regarding those resources.

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Food Assistance

Food Stamps

- Overview: Also known as the Supplemental Nutrition Assistance Program (SNAP), this is a government program run by the Department of Transitional Assistance (DTA) in Massachusetts. Food stamps can be used to purchase almost any food item in most grocery stores. The average benefit is $250 per household, but the amount of food stamps you receive depends on income, family size, and expenses.
- Eligibility: Food stamps are available to U.S. citizens and eligible non-citizens who can prepare food in their own home, have a low income, and in some but not all cases, are working.
  - LINK: To test your eligibility, see: http://www.snap-step1.usda.gov/fns/
- How to Apply: To apply for food stamps you need to fill out an application and send the form to the DTA. The application can be found at the DTA’s office (9 Walnut Street, Worcester), online, or at any food stamp outreach site. The Worcester DTA’s phone number is 508-767-3100.
  - LINK: To fill out the online application, visit: https://service.hhs.state.ma.us/ier/jsp/screening/LoginServlet?Application=Screen
  - LINK: To find a nearby outreach site, visit: http://www.gettingfoodstamps.org/appassistance/sites.htm

Women, Infants, and Children (WIC)

- Overview: This is a program to help mothers and young children meet their nutritional needs. The program’s benefits include checks that can be used to buy approved, healthy foods, nutritional counseling, and health screenings and referrals.
- Eligibility: Pregnant women, new mothers, infants, and children (up to age five) are eligible. You must have a nutritional need. There is no citizenship requirement. To be eligible your income needs to be below 185% of the federal poverty level. If you receive food stamps or MassHealth you are still eligible.
  - LINK: To check your income eligibility, visit: http://www.fns.usda.gov/wic/howtoapply/incomeguidelines.htm
- How to Apply: Set up an appointment by calling Worcester WIC at the Family Health Center (508-860-7744), the Great Brook Valley Health Center WIC office (508-853-2900), or the Plumley Village WIC office (508-799-9392).

Free School Meals and Summer Meals for Children

- Overview: Low-income children can get free or reduced cost breakfast, lunch, afterschool snack, and milk at school. During the summer, they can receive this food at parks and community centers.
- Eligibility: You have to meet income requirements. Families that earn 130 percent of the poverty level (currently $21,710 for a family of four) are eligible for free meals. Those between 130 percent and 185 percent of the poverty level (currently $30,895 for a family of four) are eligible for reduced-price meals, for which students can be charged no more
than 40 cents. If you receive food stamps, school lunch is free. Immigration status does not affect eligibility. All children under 18 are eligible for summer meals in Worcester.

- **How to Apply:** At the beginning of the school year, children receive forms that can be filled out to apply for the program. Or, you can call the Worcester School Nutrition Department at 508-799-3132. There is no application for the summer meals program, it is first-come, first-served at each meal site.
  - **LINK:** To see a list of summer meal sites, visit: http://www.meals4kids.org/sfsp/index.as

**Soup Kitchens and Food Pantries**

- **Salvation Army Citadel- Sally’s Place Soup Kitchen**
  640 Main Street, Worcester, 01608
  508-756-7191
  Monday through Friday offers breakfast and lunch from 9:30 a.m.-2:00 p.m.

- **Catholic Charities Food Pantry**
  10 Hammond Street, Worcester, 01610
  508-860-2237
  Distributes food Monday through Friday from 11:30 a.m. to 2:30 p.m.
  Notes: One visit allowed every 30 days. On the first visit, you need to bring documentation, like a social security card, for everyone in family.

- **Centro Las Americas**
  11 Sycamore Street, Worcester, 01608
  508-798-1900, ext. 237
  Distributes food Wednesdays and Thursdays from 9 a.m. to 12 p.m.
  Notes: Need to bring ID and proof of income. If you have a MassHealth card, then you should bring it.

- **Friendly House Pantry**
  36 Wall Street, Worcester, 01604
  508-755-4362
  Distributes food Monday through Friday from 9 a.m. to 5 p.m.
  Notes: One visit per month is allowed. It is helpful to come with picture ID and proof of address.

- **Good Samaritan Food Pantry**
  85 Pleasant Street, Worcester 01609
  774-253-1619
  Distributes food Tuesday and Friday from 11 a.m. to 2 p.m.
  Notes: Come with picture ID.

- **Great Brook Valley Food Pantry**
  176 Tacoma Street, Worcester, 01605
508-852-8944
Distributes food Monday through Thursday from 8 a.m. to 5 p.m. and
Friday from 8 a.m. to 12:00 p.m.
Notes: One visit is allowed per month. You need to bring ID, MassHealth card, and proof
of income. There is an income requirement, but it varies with family size.

Henry Lee Willis - Plumley Village Neighborhood Center
16 Laurel Street, Worcester, 01608
508-799-6981
Distributes food Tuesday and Wednesday from 8 a.m. to 5 p.m. and Thursday from 10
a.m. to 2 p.m.

Jeremiah’s Inn, Food Pantry
1059 Main Street, Worcester, 01603
508-755-6403
Distributes food Monday, Tuesday, Thursday, and Friday from 9 a.m. to 2 p.m. and
Wednesday from 11 a.m. to 2 p.m.
Notes: One visit per month is allowed. You should bring proof of residence, picture ID,
and your SS number.

Loaves & Fishes Pantry
Unitarian Universalist Church of Worcester
90 Holden Street, Worcester, 01606
508-853-1942
Distributes food on the 3rd Saturday of the month from 10 a.m. to 12 p.m.
Notes: Bring proof of ID.

Mass. Veterans, Inc. Food Pantry
69 Grove Street, Worcester, 01605
508-791-1213 x108
Distributes food on the 2nd and 4th Thursdays of each month from 10 a.m. to 4 p.m.
Notes: Veterans Identification required.

Orthodox Food Center
102 Russell Street, Worcester, 01609
508-791-7326
Distributes food on Saturday from 10 a.m. to 12 p.m.
Notes: ID required.

Pernet Family Health Service
237 Millbury Street, Worcester, 01610
508-755-1228
Distributes food Monday, Wednesday, and Thursday from 1 p.m. to 4 p.m. and Tuesday
from 1 p.m. to 6:30 p.m.
Notes: Need proof of ID and address in 01610 area code. Offers emergency diapers and
formula (you must present a birth certificate for each child)
Quinsigamond Village Neighborhood Center
16 Greenwood Street, Worcester, 01607
508-755-7481
Distributes food Monday, Tuesday and Thursday from 9:30 a.m. to 2:00 p.m. and Friday from 9:30 a.m. to 12 p.m.
Notes: Bring picture ID, proof of address, SS number for yourself and all dependents, and proof of income. Need to make an appointment by phone in advance.

Revival Church
23 Coral Street, Worcester, 01604
508-791-5555
Distributes food Wednesdays from 6 p.m. to 8 p.m..
Notes: You need to bring your ID, SS number, and information regarding your family. One visit per month is allowed.

St. Paul’s Outreach
19 Chatham Street, Worcester, 01609
508-791-8455
Distributes food Tuesday, Wednesday, and Friday from 9 a.m. to 12 p.m. and Thursday from 5 p.m. to 7:30 p.m.

Salvation Army - Citadel
640 Main Street, Worcester, 01608
508-756-7191
Distributes food on Monday from 1 p.m. to 3 p.m., Tuesday and Wednesday from 10 a.m. to 12 p.m., Thursday from 10 a.m. to 12 p.m. and 5 p.m. to 6 p.m., and Friday from 10 a.m. to 12 p.m. and 12:30 p.m. to 2 p.m.

South Worcester Neighborhood Center
47 Camp Street, Worcester, 01603
508-757-8344
Distributes food Monday through Friday from 9 a.m. to 1:30 p.m.
Notes: Need to bring proof of ID, address, and children’s IDs.

South Worcester Neighborhood Center - Green Island
50 Canton Street, Crompton Park, Worcester, 01610
508-753-4661
Distributes food Monday through Friday from 9 a.m. to 3 p.m.
Notes: Need to bring proof of address, like a piece of mail, that shows that you live in the neighborhood. If you have a MassHealth card, then you should bring it.

SVDP - Sacred Heart Church Thursday
St. Anthony’s Pantry
596 Cambridge Street, Worcester, 01610
508-753-2555
Distributes food Thursday from 9:30 a.m. to 2:30 p.m. and Saturday from 10 a.m. to 1 p.m.

Notes: They ask for some basic information about family and income. Families that live within parish boundaries have priority.

SVDP - St. Peter’s Church
929 Main Street, Worcester, 01610
508-752-4674
Distributes food Wednesday from 11:30 a.m. to 2:30 p.m.

Wesley United Methodist Church
Carty Cupboard
114 Main Street, Worcester, 01608
508-799-4191
Distributes food Monday from 6 p.m. to 7 p.m., Wednesday from 1 p.m. to 3 p.m., and Friday from 10 a.m. to 12 p.m.

Notes: One visit is allowed per month, need a picture ID, will be asked to fill out some forms regarding income.

Meals on Wheels

- Overview: Prepared meals are delivered to homebound seniors. You can receive a hot lunch each weekday and frozen meals for the weekend. There is a suggested donation of $2 per meal. The person who delivers the meals checks in to make sure you are fine. Modified kosher, diabetic-friendly, and therapeutic meals are available.
- Eligibility: You need to be over 60, homebound, and unable to make your own food. Immigration status and income do not matter.
- How to Apply: Call the Nutrition Program of Elder Services of Worcester at 508-852-3205 to arrange for a representative to explain the program more and to help you enroll.

Elderly Dining Centers

- Overview: These are locations where people over the age of 60 can meet for activities and prepared meals on weekdays. To receive further food assistance, an elderly person can ask whether the Brown Bag program is available at these locations.
- Eligibility: You need to be over 60 or married to someone who is over 60. Immigration status and income do not matter. A $2 donation per meal is suggested.
- How to Apply: To reserve a meal call Elder Services at 508-852-3205. Alternately, call one of these dining centers:

  Bet Shalom (kosher)
  475 Chandler Street
  Worcester, MA 01602
  Telephone: 508-756-7109
  Tuesday and Thursday
Centro Las Americas
11 Sycamore Street
Worcester, MA 01608
Telephone: 508-798-1900
Wednesday and Friday

Marble Street Apartments
11 Marble Street
Worcester, MA 01603
Telephone: 508-791-2236
Tuesday and Thursday

Mount Carmel Church
23 Mulberry Street
Worcester, MA 01605
Telephone: 508-797-4546
Tuesday

Mount Carmel Apartments
50 Shrewsbury Street
Worcester, MA 01604
Telephone: 508-752-8022
Thursday

Worcester Senior Center
128 Providence Street
Worcester, MA 01604
Telephone: 508-799-8070
Monday through Friday

Serve New England

- Overview: In return for volunteering two hours per week, you receive access to a food co-op. The co-op offers price discounts of up to 50%.
- Eligibility: Everyone is eligible. You just need to volunteer for two hours per week to receive the food benefits. Volunteering is defined very vaguely as long as you receive no financial compensation for your work.
- How to Apply: You can sign up for the program on the internet, by phone, or by visiting the local office. To find a local office, call Serve at 1-888-742-7363.
  - For an online application, visit: http://www.servenewengland.org/library/

Massachusetts Children’s Fund

- Overview: This organization attempts to promote nutrition by providing food donations to families with young children in need.
- Eligibility: There are no specific requirements beyond meaningful need.
• How to Apply: You can apply for a food donation online. Alternately, you can apply by emailing the organization at info@machildrensfund.com.
  o LINK: To apply online, visit: http://www.machildrensfund.com/request.html

Project Bread

• Overview: This organization provides funding to numerous food pantries across the state and raises money to fight hunger in Massachusetts. In addition to conducting these organizing activities, Project Bread operates a food source hotline. Individuals can call 1-800-645-8333 from Monday through Friday, 8 a.m. through 7 p.m. and Saturday, 10 a.m. through 2 p.m., to get a referral to a food source in their community. Operators can also provide assistance regarding programs like food stamps. The service is available in numerous languages.

Housing

Public Housing

• Overview: The city of Worcester manages around 3,000 units of subsidized housing. Low-income, elderly, and disabled individuals can rent those units at reduced cost.
• Eligibility: To receive public housing you must (1) be qualified as an elder, disabled person, or family, (2) have at least one family member who is a U.S. citizen or eligible non-citizen, (3) have a low income. As of 2008 the maximum income levels are $43,050 for one person, $49,200 for two people, $55,350 for three people, $61,500 for four people, $66,400 for five people, $71,350 for six people, $76,250 for seven people, and $81,200 for eight people. Additionally, candidates for public housing must have suitable renting records with regards to paying rent on time, respecting neighbors, maintaining property, lifestyle, and criminal record. If a candidate is deemed to meet these criteria, then they are put on a waiting list. Their position on the waiting list depends on how various factors are weighted, which depends on what type of unit they are applying for.
• How to Apply: Visit the Worcester Housing Authority’s offices at 40 Belmont Street to fill out an application. You should bring the following information with you regarding your household: (1) name, sex, date of birth, social security number, and relationship to the family head for each member of household, (2) current home and mailing addresses, (3) telephone number, (4) characteristics of the family that might qualify you for housing, such as being a veteran, (5) names and addresses of previous landlords, (6) family income and its sources, (7) names and addresses of employers, banks, etc. that might be needed to verify income, and (8) other documents, such as birth certificates, to verify the other information on the application. For more information, you can call the Worcester Housing Authority at 508-635-3000.

Section 8 Rental Vouchers

• Overview: The Worcester Housing Authority distributes around 2,000 rental vouchers that allow qualified families to rent a private housing unit at reduced cost.
• Eligibility: The requirements for the voucher program are very similar to those for public housing. The maximum allowable income depends on the size of the household. 1 person
may earn up to $26,900, 2 people may earn up to $30,750, 3 people may earn up to $34,600, 4 people may earn up to $38,450, 5 people may earn up to $41,550, 6 people may earn up to $44,600, 7 people may earn up to $47,700, and 8 people may earn up to $50,750.

• How to Apply: Complete and print the online application, then bring it to the Worcester Housing Authority’s offices at 40 Belmont Street.
  o LINK: For the online application and detailed instructions on the application process, visit: http://massnahro.org/S8_Page2.php
  o For more information, you can call the Worcester Housing Authority at 508-635-3000.

Dismas House

• Overview: This organization provides supportive housing and services to ex-prisoners to ease their re-entry into society. The program is consensus based and sober, emphasizing the creation of community. Residents are expected to have a job, be attending school, or be volunteering. There is a $75 per week fee.

• How to Apply: Print out and complete the online application form. Mail the form to Post Office Box 30125, 30 Richards Street, Worcester, MA 01603. Applicants are expected to engage in several interviews. For more information, call 508-799-9389.
  o LINK: To access the online application, visit: http://dismashouse.org/docs/DismasHouseApp.pdf

Rebuilding Together Worcester

• Overview: This organization uses donated labor and materials to repair the residences of elderly, disabled, and low-income individuals who cannot do so themselves. There is no cost to the homeowner, and repairs are made in one day.

• Eligibility: In order to qualify for the program, an individual must live in Worcester, own and live in the home, have homeowner's insurance, and have a low income by federal standards. Large, structural repairs are not possible. Rebuilding days occur only a limited number of times each year.

• How to Apply: To apply for home repairs, download and print the application off of the internet. Complete the form and mail it with proof of income to Rebuilding Together Worcester, Post Office Box 2774, Worcester, MA 01613. Call Martha Gach at 508-842-8833 with questions.
  o LINK: To access the online application, visit: http://rebuildingtogetherworcester.org/ContactUs/homeownerApplication.htm

Assisted Living Programs

• Overview: These state-certified residences house elders who need some help with day-to-day activities, such as cooking and dressing, but do not need extensive medical services. Assistance is available to elders 24/7 in a non-institutional setting that offers both freedom and security.

• Eligibility: As private, for-profit businesses, Assisted Living Programs are eligible to all seniors. This means that they have somewhat high costs associated with them. In some
circumstances, elders can get help covering the cost of living in an Assisted Living Program. Seniors who receive Medicare can get financial aid through Group Adult Foster Care, which covers about $1,000 of the cost of assisted living.

- How to Apply: To apply for Group Adult Foster Care, call MassHealth at 1-800-841-2900. Assisted Living Programs in Worcester include Briarwood (508 852-2670), Christopher Heights of Worcester (508 792-1456), Gery & Emil Eisenberg Residence (508 798-8653), Notre Dame du Lac (508 852-5800), and Tatnuck Park (508 755-7277). For assistance in selecting a facility, you can call state Elder Services at 617-727-7750 or 1-800-AGE-INFO (1-800-243-4636).

Home Care Assistance Program

- Overview: Adults with disabilities who are unable to handle routine housekeeping tasks yet desire to live independently in the community can benefit from this program. The program provides trained housekeeping aids or pays aids selected by the served individual to perform daily tasks, such as food preparation and shopping, medication pick-up, laundry, dusting, vacuuming, kitchen and bathroom cleaning, and bed changing, at no cost.
- Eligibility: Case managers from the Home Care Assistance Program determine an individual’s eligibility by personal evaluation.
- How to Apply: For information on this program and the application process, call their Boston office at 1-800-223-2559 ext 3 or 617-204-3853.

Aid for Veterans

Veterans’ Service Dept. of Worcester

- Overview: This local government agency helps veterans with immediate financial and medical needs. It also refers veterans to other organizations that can deal with long-term needs, such as cash assistance and housing. The department’s offices are located at 25 Meade Street, Worcester. Its phone number is 508-799-1041.

Department of Veterans’ Services of Massachusetts

- Overview: This state agency provides educational, housing, medical, and financial aid to veterans along with referrals to other agencies. The department operates a veterans’ center with services for the families of veterans at 691 Grafton Street in Worcester, MA. Its phone number is 508-753-7902
  - LINK: To check whether you are eligible for state veterans’ benefits, visit: http://www.mass.gov/Eveterans/docs/wartime_chart.pdf

Massachusetts Veterans Inc

- Overview: Operates a dry emergency shelter and many other supportive services for veterans. The shelter can be contacted at 508-791-5348. Other services include nutritional aid, counseling, referrals, relapse prevention groups, work therapy, medical help, education, and legal aid.
Supplemental Security Income

- Overview: Veterans and/or their families may be eligible for benefits from Supplemental Security Income (SSI). This program provides cash subsidies to the aged, blind, and disabled who have little other income. There is a field office for the Social Security Administration at 51 Myrtle St., Worcester, MA.
  - LINK: To check your eligibility for SSI, visit: http://www.ssa.gov/ssi/text-eligibility-ussi.htm
  - LINK: To begin the SSI application process, visit: https://secure.ssa.gov/apps6z/iClaim/rib

Legal Services

Massachusetts Justice Project

- Overview: This is a free legal hotline that helps low-income individuals from Worcester county and Western Massachusetts. It provides help with regards to “landlord and tenant issues, evictions, divorce and custody cases, domestic violence, foreclosure, debt collection and bankruptcy, employment, and the termination or denial [of] government benefits.”
- Eligibility: If you live in Worcester, have a low-income, and your issue relates to one of the acceptable topics, then you are eligible.
- How to Apply: Call the hotline from 9:30 a.m. through 4 p.m. from Monday through Thursday, and 9:30 a.m. through 12:30 p.m. on Friday. Any of the four following phone numbers will connect you to the hotline: 413-533-2660, 508-831-9888, 1-800-639-1209, or 1-888-427-8989.

Legal Assistance Corporation of Central Massachusetts

- Overview: This organization provides legal aid to elderly and low-income residents of Worcester County. It deals primarily with “elder law, government benefits, eviction defense, immigration law, housing and employment discrimination, and family law matters affecting domestic violence victims.”
- Eligibility: In order to receive help from the organization your income must be below a certain level, or you must be over 60 years of age.
  - LINK: To see whether your income level is eligible, visit: http://www.laccm.org/uploads/AQ/DP/AQDPKhp34y5bZhLcMIIFCfw/Income-Guidelines-2009.pdf
- How to Apply: The organization’s office is at 405 Main Street, 4th Floor, Worcester, MA 01608, and it is open Monday through Friday from 9:00 a.m. to 5:00 p.m. The toll free number is 1-800-649-3718, and the regular office phone number is 508-752-3718

Health Law Advocates
• Overview: This non-profit firm works on behalf of low- and moderate-income residents of Massachusetts who face obstacles to receiving proper health care.
• Eligibility: In order to use the service you must live in Massachusetts and have an income below 300 percent of the federal poverty level.
• How to Apply: Call 617-338-5241 to speak with a paralegal and begin the process. When you call, attempt to have all relevant documents and information available. This includes your income, medical bills, letters from the insurance company, etc. If you are unable to get through to the paralegal when you call, then leave a detailed message.

Children’s Law Center of Massachusetts

• Overview: This is a private, non-profit organization that litigates for children in educational matters, represents children in cases of abuse and neglect, represents children in trouble for repeatedly running away or misbehaving, and assists in some other matters.
• Eligibility: Parents, children, lawyers, and other professionals, such as doctors and teachers, can seek help with legal matters related to children by calling a hotline.
• How to Apply: To receive legal advice from the organization, call its hotline at 1-888-KIDLAW8 (1-888-543-5298). The hotline is operational 9 a.m. through 5 p.m. from Monday through Friday. The staff will attempt to provide legal advice or refer you to another legal organization that can do so.

LiveJustice.org

• Overview: This website allows you to search for your own answers to your legal questions or to send an email to an attorney from the Legal Assistance Corporation of Central Massachusetts regarding a landlord/tenancy issue. The site operates in both English and Spanish and focuses on housing issues.
• Eligibility: In order to send an email to an attorney, you must live in Massachusetts, have a low income or be over 60 years of age, and have an email account.
• How to Apply:
  o To send an email regarding an issue, visit http://www.livejustice.org/livehelp
  o To search for legal answers yourself, visit: http://livejustice.custhelp.com/cgi-bin/livejustice.cfg/php/enduser/std_alp.php

Center for Law and Education – Boston

• Overview: This statewide organization offers legal help to students who are being excluded from public school by disciplinary means or by an inadequate education. The organization also helps clients to implement other aspects of educational law.
• Eligibility: The Pro Bono Education Law Project helps individuals with the aforementioned issues and is open 9 a.m. through 6 p.m. from Monday through Friday.
• How to Apply: Contact the organization by phone at 617-451-0855. Their address is 99 Chauncy Street Suite 700, Boston, MA 02111.

Legal Advocacy Resources Center
• Overview: This organization operates a hotline that provides legal advice to low-income residents of Massachusetts. The hotline also conducts intake screenings for a variety of legal aid organizations in the state.
• Eligibility: Low-income Massachusetts residents can call the hotline if they have a legal question related to housing, family law, public benefits, employment, consumer issues, CORI issues, or veterans’ issues.
• How to Apply: Contact the organization’s hotline at 617-603-1700 or 1-800-342-LAWS.

Massachusetts Advocates for Children

• Overview: This organization focuses on helping “children with disabilities, homeless children, children who have been expelled or suspended from school, and children who are victims of or have witnessed domestic violence” who are having trouble accessing educational services that they are entitled to have. To get brief legal advice or a referral call their hotline.
• How to Apply: Call the organization’s hotline at 617-357-8431 x224 and leave a message.

Mental Health Legal Advice Committee

• Overview: This organization will provide legal assistance on issues such as “access to services, rights regarding treatment, custody and visitation, guardianship, insurance issues, education, housing and rights in institutional settings” for individuals with mental disabilities.
• Eligibility: The case must involve Massachusetts and the mental health of the client must be a major factor in the case.
• How to Apply: You need to leave a message on the hotline during its operational hours. The hotline numbers are 617-338-2345 ext.20 or toll free 1-800-342-9092 ext. 20. The hours of operation are 8:30 a.m. to 1 p.m. on Mondays, Wednesdays and Fridays. You can also seek advice via emailing mhlac@mhlac.org. If you contact the organization via email, then you need to provide a description of the issue and the names, addresses, and telephone numbers of involved people.

MassLegalHelp.org

• Overview: This website allows users to seek basic legal information for themselves. It contains information regarding consumer, health, housing, and disability law. The site also allows you to search for legal aid in your area.

CASA Project

• Overview: Volunteers are trained by this organization to act as representatives of child victims of abuse and neglect in Worcester County Juvenile Court. The organization can be contacted at 100 Grove Street, Worcester, MA 01606, 508-757-9877, or etsang@thecasaproject.org.

Massachusetts Trial Court Website
• Overview: This website can be a useful resource to individuals seeking legal aid. It provides advice on picking a lawyer, the ability to search for a Massachusetts lawyer by city or specialty, and information related to limited assistance representation.
  o LINK: To utilize the website, visit:
    http://www.lawlib.state.ma.us/lawyer/index.html

Worcester County Bar Association

• Overview: This professional association of lawyers operates several programs that benefit low-income individuals. The Lawyer Referral Service gives people referrals to private attorneys who specialize in particular fields of law. The Reduced Fee Program offers affordable legal service to residents of Worcester County who meet income requirements and fill out an application form. Individuals who meet eligibility requirements and have an issue involving an eligible area of civil law can also access the Volunteer Lawyer Program.
• How to Apply: In order to access these programs, contact the Worcester County Bar Association at 508-752-1311.

Financial Aid

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

• Overview: This state funded program provides cash assistance to qualified individuals.
• Eligibility: In order to enroll in this program you must be a U.S. citizen or legal immigrant, have a recognized disability that has kept you from working for 60 days, be over 65 and waiting for SSI payment to begin or found ineligible for SSI, caring for an unrelated child in your home, participating in a Mass. Rehabilitation Commission program, or required to stay home to care for a person who would otherwise have to be institutionalized.
• How to Apply: To apply, visit the Department of Transitional Assistance Office at 9 Walnut St. The office’s phone number is 508-767-3100, and it is open Monday through Friday from 7:45 a.m. to 5 p.m. For further help with the application process, call the Department of Transitional Assistance at 1-800-249-2007.

Transitional Aid to Families with Dependent Children (TAFDC)

• Overview: This program provides cash assistance to certain families with dependent children and pregnant women during the last 120 days of pregnancy. The cash payments are time-limited.
• Eligibility: In order to qualify for the program, you must meet asset and income limits, be a U.S. citizen or legal immigrant, live in Massachusetts, and have a social security number or have applied for SSI.
  o LINK: For detailed information on income eligibility, visit:
• How to Apply: To apply, visit the Department of Transitional Assistance Office at 9 Walnut St. The office’s phone number is 508-767-3100, and it is open Monday through Friday from 7:45 a.m. to 5 p.m. For further help with the application process, call the Department of Transitional Assistance at 1- 800-249-2007.

Supplemental Security Income (SSI)

• Overview: This is a federally funded cash assistance program that helps the aged, blind, and disabled to cover the costs of basic needs.
• Eligibility: To receive SSI you must be aged over 65 years, legally blind, or disabled. You must have limited income, limited assets (less than $2,000 for an individual and $3,000 for a family), be a U.S. citizen or qualified non-citizen, not be absent from the country for a full month, have applied for all other cash benefits that might apply, and allow a financial check.
• How to Apply: Visit the Social Security office at 51 Myrtle Street. Their telephone number is 508-753-4105, and Social Security’s general toll-free number is 1-800-772-1213. You can apply over the phone. The application process takes a significant period of time.

Unemployment Insurance

• Overview: This program helps workers who have become unemployed through no fault of their own, can work, and are looking for a job by providing limited-time cash assistance.
• Eligibility: The program is open to most workers. The following groups are excluded: “employees of churches and certain religious organizations; worker trainees in a program administered by a non-profit or public institution; real estate brokers or insurance agents who work on a commission basis only; consultants working independently; elected officials and those in policy-making and advisory positions; and members of a legislative body, or the judiciary.” You must have earned at least $3,500 during a given recent time period to qualify. You can receive unemployment if you were fired for poor performance, but not if you were fired for misconduct. You can receive unemployment if you quit your job due to an urgent personal reason or the actions of your employer. If your working hours are reduced by 1/3, then you may qualify for unemployment insurance. You cannot collect severance pay and unemployment at the same time. While on unemployment, you can earn up to one third of the amount of your benefit without having the benefit reduced. Only those non-citizens who are authorized and able to work in the country can receive unemployment insurance.
• How to Apply: You can apply either on the phone or by visiting a claims center. To apply by phone, call 1-877-626-6800. The line operates Monday to Friday from 8:30 a.m. to 6:30 p.m. and Saturday from 8:00 a.m. to 1:30 p.m. Alternately, you can visit the claims center at Workforce Central, 44 Front Street, 6th Floor. When you apply, you need the following information: SS number, date of birth, home address and telephone number, history of unemployment claims, last day of employment, names and addresses of employers during the last 15 months and dates of work, reason for lack of work, if applicable the names, dates of birth, and SS numbers for your dependents, and if applicable your alien registration number.
Workers Compensation

- Overview: This program provides medical and cash benefits to employees who are injured while working. All medical bills will be covered by the insurance company. You can receive up to sixty percent of your usual weekly wages, and lifetime compensation if you are permanently injured.
- Eligibility Compensation is available to all employees since employers are mandated to purchase worker compensation insurance for their employees.
- How to Apply: If you are injured on the job and require medical treatment, your employers should file a workers compensation claim. If they refuse to do so, then you need to contact your local Department of Industrial Accidents office to file a claim. The Worcester office is located at 340 Main St, Suite 370. The office’s phone number is 508-753-2072.

Memorial Foundation for the Blind

- Overview: Dedicated to improving the lives of blind individuals in Worcester County, this organization offers individual grants of up to $3,000 over three years to cover the costs of supportive services, education, or employment training.
- How to Apply: In order to apply for this service, call 508-854-9980 to make a request.

Services for Children

Head Start

- Overview: This is a preschool program for low-income children from ages 3 to 5. It provides education, health screenings, dental education, nutritional aid, and support for special needs children. The services are provided at several sites across the city of Worcester. Limited transportation is available, and there are bilingual staff members.
- Eligibility: To qualify for Head Start you must receive TAFDC or SSI or have an income that is no greater than the federal poverty level. As of 2009, this means that a household of 1 can earn $10,830, of 2 can earn $14,570, of 3 can earn $18,310, of 4 can earn $22,050, of 5 can earn $25,790, of 6 can earn $29,530, and of 7 can earn $33,270. Citizenship does not affect eligibility.
- How to Apply: Contact the Worcester Head Start’s office for enrollment information by calling 508-799-3608. The Head Start office is operated by Worcester Public Schools. Services are offered at Greendale School, Mill Swan School, Millbury Street School, and Vernon Hill School.

Department of Transitional (DTA) Assistance Voucher

- Overview: The DTA can help clients find child care openings through Child Care Reference and Referral Centers that provide vouchers to cover the costs of the child care.
- Eligibility: The assistance is available to individuals receiving Transitional Aid to Families with Dependent Children (TAFDC) and some individuals who have received TAFDC in the past. Teen parents under the age of 18 who are in school, have a diploma and are working 20 hours per week, who are in another education program, or who would receive TAFDC without parental income are eligible for child care.
• How to Apply: Contact the Worcester office for the Department of Transitional Assistance. It is located at 9 Walnut Street, and its phone number is 508-767-3100. The office is open Monday through Friday from 7:45 a.m. through 5 p.m.

Child Care Connection

• Overview: This organization provides referrals to child care centers, family child care homes, nursery schools, etc. The organization will also help families to pay for child care by connecting them to available federal, state, and local programs. These include:
  o Income Eligible Vouchers: This program provides financial assistance to families that cannot get aid from the DTA, but meet low income requirement, work at least 20 hours per week, are in school, have a child with a disability, or are incapacitated. You can get Child Care Connection’s help accessing this program by calling 508-856-7930.
  o Community Partnership for Children: This program is for low income children aged 2.9 through 5 years old. You can get Child Connection’s help accessing this program by calling 800-278-1503.
• How to Apply: Contact the organization by calling 508-757-1503 or emailing mail@cccsfm.org. The toll free phone number is 800-278-1503.
  o LINK: The organization allows you to conduct an online search for child care by visiting:
    https://www.naccrraware.net/naccrrajsp/servlet/naccrra.servlets.MaskSearchServlet?pid=bn9i0tg418fxwb3

Early Childhood Central

• Overview: This website lists childcare providers and community resources in the Worcester area.
  o LINK: to access the site’s list of childcare provides, visit:
    http://www.earlychildhoodcentral.org/childcare-agencies
  o LINK: to access the site’s list of community resources, visit:
    http://www.earlychildhoodcentral.org/community-resources

Job Corps

• Overview: This program provides education, technical training, and employment opportunities to at-risk children from ages 16 to 24. The program can help participants to earn a GED or diploma. You can get training in a field such as automotive repair or customer service.
• Eligibility: In order to take part in the program you need to be between the ages of 16 and 24. If you are under 18 years old, you need to have written consent from a guardian. There are income limits, and you cannot be on parole or probation.
• How to Apply: To enroll in the program, contact an admissions counselor at 800-733-5627. The local Job Corps office is located at 100 Pine Street, North Grafton. Their phone number is 508-887-7300.

Girls Incorporated of Worcester
• Overview: A variety of programs are provided for girls. These include “math and science education, pregnancy and substance abuse prevention, media and financial literacy, sports participation and violence prevention.” In all, over 60 programs are available.

• How to Apply: Download and print the online application. Mail the completed application and an application fee to 125 Providence St, Worcester, MA 01604. For more information, you can contact Girls Inc. at 508-755-6455 or info@girlsincworcester.org. There are fees associated with the programs. For example, the drop-in program has a $15 registration fee and costs $10 per day.
  
  o LINK: To access the online registration form and detailed information about the various programs, visit:  http://www.girlsincworcester.org/programs-services/register-programs

Dynany Inc.

• Overview: Each year, 14 students from Worcester public schools who are about to enter 9th grade are selected to participate in a 4-year enrichment and college access program.

• Eligibility: 8th graders in Worcester public schools are eligible if they are at risk of not reaching their full potential, willing to make extracurricular commitments, want to attend college, and are eligible for the free or reduced cost lunch program.

• How to Apply: A student needs to be recommended by a teacher, guidance counselor, or service provider. They must then complete an application and interview and submit a transcript and recommendations.

Early Education and After School Programs Search Tool

• Overview: The Massachusetts Department of Early Education and Care licenses childcare facilities. It catalogues licensed programs online. By searching for “Worcester” you can access a list of over 300 childcare facilities in the city. The website also provides information regarding each facility, such as what the fees are, whether vouchers are accepted, whether food is provided, and contact information. The site does not, however, provide information regarding vacancies.

  o LINK: To use the childcare search tool, visit:  http://www.eec.state.ma.us/ChildCareSearch/EarlyEduMap.aspx

Early Intervention (EI)

• Overview: This state-run program attempts to provide supportive services to young children with disabilities. The services that Early Invention offers vary from client to client depending upon their circumstances. Generally, trained professionals administer home visits, community child groups, and other activities. There is a fee associated with enrolling in the program, but the exact amount depends upon family size and income. There are, however, no insurance co-pays or deductibles.

  o LINK: To find further information about the fee, visit: http://www.mass.gov/?pageID=eohhs2terminal&L=6&L0=Home&L1=Consumer&L2=Community+Health+and+Safety&L3=Family+and+Community+Health&L4=Early+Childhood&L5=Early+Intervention+(EI)&sid=Eeohhs2&amp;b=terminalcontent&amp;f=dph_com_health_early_childhood_c_ei_who_pays&amp;csid=Eeohhs2
• Eligibility: Children up to the age of 3 and their families can access the program if the child is not reaching age-appropriate levels of development, has been diagnosed with an emotional, cognitive, or physical disability, or might develop a disability due to their environment.
• How to Apply: Call 1-800-905-8437 (1-800-905-TIES) to ask for a list of certified Early Intervention programs in your community and a referral. Employees of the Early Intervention program then conduct an evaluation of the child to determine whether they have an eligible disability.

Youth Activities

• Boys and Girls Club: This organization provides youth enrichment opportunities throughout Worcester. Its main location is 65 Tainter Street (phone number: 508-753-3377), but there are also clubhouses at 16 Laurel Street (phone number: 508-754-5509), 180 Constitution Avenue (phone number: 508-826-3428), and 35-45 Freedom Way (phone number: 508-421-5176). The Boys and Girls Club also operates a Child Development Center at 65 Tainter Street. It is a licensed preschool and childcare center for children from 2.9 to 13 years of age. There is a fee based on income level, but Massachusetts childcare vouchers are accepted.
• YMCA: This organization provides facilities for youths. It is located at 766 Main Street (phone number: 508-755-6101) and 75 Shore Drive (phone number: 508-852-6694). The YMCA charges rather hefty membership fees, but financial assistance is available through the Y Access Program (ext. 224).
• Big Brothers Big Sisters of Central Mass/MetroWest: This program matches at-risk children with mentors. Boys aged 6-13 and girls aged 6-12 are eligible. Children can be referred to the program by any concerned adult, but the approval of a parent or guardian is needed. You can contact the organization at 484 Main Street, Suite 360, Worcester. Its phone numbers are 508-752-7868 and 1-800-540-7868. A referral form can be filled out online by visiting: http://www.bbbs.org/site/c.diiKKYPLJvH/b.1725511/k.BB38/Enroll_a_Child_Now.htm

Worcester Youth Center

• Overview: This organization serves youths from at-risk neighborhoods in Worcester. It attempts to improve their lives by fostering leadership, health, employability, and education. Programs include: volunteer opportunities, job training, dance, a LGBT safe haven, pre-GED education, after school programming, and college preparation assistance.
• How to Apply: Contact the Center at 326 Chandler Street, info@worcesteryouthcenter.org, or 508-791-4702.

Education

GED Programs

Catholic Charities Adult Basic Education
Located at 10 Hammond St.
Offers GED program for the homeless aged 16 and up
For more information contact Joanne Chester at 508-798-0191

Community Builders at Plumley Village
Located at 16 Laurel St.
There is no registration fee. You need to be over 16 years old
There is ongoing registration between 9 a.m. and 2 p.m. at Laurel St.
For more information, call 508-770-0508

Quinsigamond Community College
Located at 100 Front St, Worcester on the 2nd floor
Sessions start in September and January
No cost
Registration sessions are held periodically. To get information on registration call 508-854-4407 or 508-751-7903 or email mkfallinou@qcc.mass.edu

Training Resources of America / YouthBuild
Located at 332 Main St. Suite 601
Sessions are ongoing
No cost
To enroll call 508-753-2991

Worcester Family Ties Network
Located at various sites across the city
Sessions are ongoing
No cost
Must live in Worcester and have a child 0-8
To enroll call 508-799-3136

YOU, Inc.
Located at 81 Plantation Street
Registration is ongoing and open to people ages 16-21
The program is free if you meet low-income requirements
For more information or to register contact the program teacher Kate Pollin at 508-849-5600 ext 397 or email poolej@youinc.org

YWCA of Central Massachusetts
Young Parents Program
1 Salem Square
There is no fee. However, you need to be between 14 and 22 years old, be pregnant, or have a child. You need to be receiving DTA assistance and receive a referral from DTA.
For more information, contact Helen Rinaldi at 508-791-3181 ext 3028

Workforce Central
2nd floor of City Square
Registration is held once a month at above location. For more information, call 508-751-7910
There is no fee, but you need to be at least 16 years old

Mass Job Training Adult Basic Education Program
Located at 2 Foster Street
Classes are from 4:30 p.m. to 7:45 p.m. on Tuesdays and Thursday / There is no fee
Registration is ongoing, but there might be a waiting list. To enroll, contact Julia Hanley at 508-753-2991

Adult Learning Center of Worcester Public Schools
Located at 24 Chatham Street
Sessions are ongoing
There is no fee, but you need to be at least 16 years old
For more information call 508-799-3091 or 508-799-3171

ESL Classes

Adult Learning Center of Worcester Public Schools
Located at 24 Chatham Street
Sessions are ongoing from September to June and are Monday through Thursday 9:00 through 11:30 a.m.
There is no fee, but you need to be at least 16 years old
For more information call 508-799-3091 or 508-799-3171

American Language and Culture Institute
Located at 950 Main Street, Jonas Clark Hall; Room 116
To enroll you need to take a placement test, which is offered five times a year
$410 dollar fee and high school education required
For more information, call 508-793-7794

Intensive English Language Institute
Located at 486 Chandler Street
Sessions offered in summer, fall, and spring
There are fees, which vary in amount based on the level of the class. You need to be at least 17 years old
For more information call 508-929-8127

Literacy Volunteers of Greater Worcester
Located at 3 Salem Square in Room 332, 3rd floor of the Worcester Public Library
There is a $15 registration fee for a six week session and a $30 registration fee for a 12 week session. You need to be over 18 years old, and there is a year long waiting list for one on one tutoring sessions
For more information, call 508-754-8056

Lutheran Community Services
Located at 51 Union Street
Registration for the sessions takes places Monday and Fridays from 9-12 at their location
There is no fee, but there is a book deposit. You must be over 18 years old
For more information, call 508-754-1121

Marie Anne Center
Located at 228 Lincoln Street
There is a $20 registration fee per trimester and a $30 book fee for whole year
Classes are two hours long twice a week.
For more information, call 508-736-6986

Quinsigamond Community College
For more information visit: http://cce.qcc.mass.edu/college/zcustom22.asp
Offers ESL and GED classes without a fee
There are three class sites in Worcester:
  o CitySquare at 100 Front Street. The site’s phone number is 508-751-7910.
    Registration must be done in person there and involves taking a 2 hour test.
    Registration occurs on the second Wednesday of each month at 10 a.m. and 3:30 p.m.
  o Plumley Village at 16 Laurel Street. The site’s phone number is 508-770-0508.
    Registration must be done in person there and involves taking a 2 hour test.
    Registration takes place Monday through Thursday from 9 a.m. to 3 p.m.
  o Assabet Valley Regional Technical High School at 215 Fitchburg Street in Marlboro. The site’s phone number is 508-485-9430 ext 427

Refugee Apostolate
Located at 27 Chandler St.
There is a $25 dollar fee
When sessions are offered depends on funding, so drop by the location for more information or call 508-831-7455

Southeast Asian Coalition of Central Massachusetts
Located at 120 Chandler St. #1L
No registration fee, but you need to buy the books which cost around $30. You must be over 18 years old
Sessions occur three times a year, but you can register anytime and be put into the next session
The class is open to all languages, but has the most resources to help Vietnamese speakers
For more information, call 508-791-4373

Worcester Family Ties Network
Located at various sites across the city
Sessions are ongoing
No cost
Must live in Worcester and have a child 0-8
To enroll call 508-799-3136
Worcester Housing Authority
Register at 32 Great Brook Valley Avenue
Several session during the year, but you can register anytime
There is no cost if you live in WHA housing
For more information, call 508-635-330

Mass Job Training Adult Basic Education Program
Located at 2 Foster Street
Classes are from 4:30 p.m. to 7:45 p.m. on Mondays and Wednesdays
There is no fee
Registration is ongoing, but there might be a waiting list. To enroll, contact Julia Hanley at 508-753-2991

Energy Assistance

Low Income Home Energy Assistance Program

- Overview: This program provides winter heating assistance to low-income families. The kind of heating source does not matter, and both homeowners and renters with heating costs included in their rent may apply. The exact amount of assistance depends on income level and heating costs.
- Eligibility: You must have a low income that is less than 60% of the state median income.
  - LINK: To see the income limits for 2010, visit: http://www.mass.gov/Ehed/docs/dhcd/cd/liheap/liheapincomeeligibilitychart2010.pdf
- How to apply: Visit the Worcester Community Action Council office at 484 Main Street, 2nd floor. The office is open from 8:30 a.m. to 4:30 p.m. from Monday through Friday. You should bring: your heating bill, IDs for all members of the household, proof of income for the past 30 days for all members of the household over 18, if applicable a letter proving that a child over 18 is a full time student, tenant profile, if applicable a copy of last check received through SSI or Social Security, pension statement, if applicable proof of child support, if applicable unemployment or workers compensation stubs, prior year tax returns, and other home related bills. For more information or help, call the Worcester Community Action Council at 508-754-1176.

Weatherization Assistance Program

- Overview: This federally funded program helps homeowners to lower their fuel costs by retrofitting homes to be more energy efficient. Licensed professionals will inspect the house for energy saving potential and conduct repairs. Qualified homeowners receive this service at no cost.
- Eligibility: You are eligible for this program if you receive fuel assistance, SSI, or TAFDC, meet income requirements, and have not had your residency weatherized by the Worcester Community Action Council since 1993.
How to Apply: To apply for this program contact the Worcester Community Action Council by visiting the Denholm Building at 484 Main Street, 2nd Floor, or calling 508-754-1176.

Citizens Energy Oil Heat Program

- Overview: This non-profit organization works with CITGO and local energy providers to help low-income and elderly households cover fuel costs during the winter months. The program provides a voucher for 100 gallons of free heating oil.
- Eligibility: You must be experiencing a financial hardship. There are no strict income or immigration requirements.
- How to Apply: Call the organization at its toll-free number 1-877-JOE-4-OIL You can also apply online.
  - LINK: To apply online, visit: http://extranet.citizensenergy.com/online-application/

DistriGas Fuel Assistance Program

- Overview: This program is administered by Citizens Energy. It provides recipients with a $150 credit towards their natural gas heating bill.
- Eligibility: The program is open to low-income households that are having trouble paying their fuel bills due to financial hardship. The households should either have exhausted state and federal fuel assistance or be ineligible for those programs. You must heat your house with natural gas.
- How to Apply: Contact Citizens Energy at call 1-866-GAS-9918. Leave your name and address on the answering machine and an application form will be mailed to you. Mail the application back to Citizens Energy along with a copy of your heating bill.

Good Neighbor Energy Fund

- Overview: This program is run by the Worcester Citadel Corps chapter of the Salvation Army. It helps around 40 families to cover heating costs during the winter.
- Eligibility: Worcester residents who are having a temporary financial crisis but are not eligible for state and federal programs can receive assistance. Your income must be between 60% and 80% of the state median income.
- How to Apply: Contact the Worcester Citadel Corps at 640 Main Street or by calling 508-756-7191.

Appliance Management Program

- Overview: Income qualified households can have old appliances replaced with new, more energy efficient models for free by National Grid through this program operated by the Worcester Community Action Council.
- Eligibility: In order to receive the service you must “have lived in your place of residence for nine months, have an R-2 rating on your bill, and use more than 10 KWH per day.” Someone from the Community Action Council will evaluate your eligibility.
How to Apply: To get more information and/or apply, contact the Worcester Community Action council at 508-754-1176 or 508-754-1176 x149.

HEARTWAP

Overview: This federally funded program helps homeowners to replace broken home heating systems.
Eligibility: The program is open to homeowners who are receiving fuel assistance. It runs during the winter months.
How to Apply: Contact the Worcester Community Action Council at 484 Main Street, 2nd Floor, or by calling 508-754-1176 x110.

Utility Discount

Overview: Low-income individuals can get 25% to 35% discounts on their electric and fuel bills.
Eligibility: You can receive this aid if your household receives “EAEDC, Food Stamp benefits, MassHealth, SSI, Fuel Assistance, or if your child is in the School Lunch Program or Head Start.”
How to Apply: Contact your utility company directly and ask for an application.

Health Services

MassHealth

Overview: This program provides free health care to certain low- and moderate-income individuals. The level of coverage that one receives depends on the exact plan they are enrolled in.
Eligibility: Family size and income determine eligibility. For seniors, asset levels may also be considered. Immigration status does not affect whether you receive MassHealth, but it does affect what benefits package you receive. If you receive SSI, then you are eligible for MassHealth. If you receive SSDI, then you need to fill out an application for MassHealth. Generally, the program serves: “families with children under age 19, children under age 19, pregnant women, people out of work for a long time, disabled people, adults who work for a qualified employer, people who are HIV positive, certain people aged 65 or older who are caretaker relatives of children under 19 or who are disabled and are working 40 or more hours a month, people aged 65 and older who are living at home, people of any age who need long-term-care services.”
How to Apply: Families, pregnant women, and people under age 65 can apply by calling the MassHealth Customer Service Center at 1-800-841-2900 or 1-800-497-4648 to request a Medical Benefit Request form. This form can also be found online. Mail the completed form to the MassHealth Enrollment Center, Central Processing Unit, P.O. Box 290794 in Charlestown, MA 02129-0214. Alternately, people 65 years and older who require long-term care can apply by calling the customer service center at 1-800-841-2900 or 1-800-497-4648 to request a MassHealth Application for Seniors and People Needing Long-Term Care Services. This can also be found online. Mail the completed forms to the previously given address.
Commonwealth Care

- **Overview:** For those who do not qualify for MassHealth, Commonwealth Care is an alternative. This program allows individuals to select approved health care plans and doctors and helps to cover the costs of that care. Benefits of the program are “check-ups, treatment when you are sick or injured, prescriptions at your local pharmacy, vision care, mental health or substance abuse treatment, and, for some members, dental care.” The amount you pay for your health care under the plan depends on your income level, with higher income households paying more.

- **Eligibility:** Commonwealth Care is available to certain low-income individuals. You need to be over 19 years old, uninsured, a citizen or qualified non-citizen, and meet income requirements. A family of 1 can earn up to $32,496, of 2 can earn $43,716, of 3 can earn $54,936, of 4 can earn $66,156, of five can earn $77,376, of six can earn $88,596, of 7 can earn 99,816, and of 8 can earn $111,036.

- **How to Apply:** Fill out a Medical Benefits Request form. This form can be found at a variety of community organizations, such as hospitals, or online. For further aid with the application process call the Commonwealth Care Customer Service Center at 1-877-MA-ENROLL or 1-877-623-6765.

  - LINK: To access a Medical Benefit Request form online, visit: http://www.mass.gov/Eeohhs2/docs/masshealth/appforms/mbr.pdf
  - LINK: To access a list of organization that can help you fill out a Medical Benefits Request form, visit: https://www.mahealthconnector.org/portal/binary/com.epicentric.contentmanagement.servlet.ContentDeliveryServlet/About%2520Us/Connector%2520Programs/Applications/GranteeSpreadsheet.pdf

Commonwealth Choice

- **Overview:** This health insurance program is for individuals who have income levels too high for the Commonwealth Care program. Commonwealth Choice is private, unsubsidized, and it meets the state requirements for insurance. There are several kinds of plans. Some of the features they offer are “preventive and primary care, emergency care, mental health and substance abuse services, hospitalization, ambulatory patient care, and prescription drugs.” Plan costs vary, and there are co-pays, deductibles, and premiums.

- **Eligibility:** There are not income or asset limits for the program. College students living in Massachusetts on a temporary basis are not eligible.

- **How to Apply:** You can purchase a Commonwealth Choice health plan online, or you can also call 1-877-MA-ENROLL.

  - LINK: To buy insurance online, visit: https://www.mahealthconnector.org/portal/site/connector/menultem.0c5d8e0f63bf313ea6c05667d6468a0c/?fished=defult
Health Safety Net

- **Overview:** This state program pays hospitals for essential medical care for uninsured and underinsured low-income individuals. The program pays hospital facility costs, but may not cover other costs, such as doctors’ fees and the costs of lab tests. There are co-pays for prescription drugs.
- **Eligibility:** You need to live in Massachusetts. Immigration status does not matter. There are income limits, but they depend upon what health insurance plan you presently have.
- **How to Apply:** Fill out a Medical Benefits Request form. This form can be found at a variety of community organizations, such as hospitals, or online. For further aid with the application process seek a community health center. If you need additional assistance, then contact the Health Safety Net Customer Service Center at 877-910-2100 or dhcfphelpdesk@state.ma.
  - LINK: To access a Medical Benefit Request form online, visit: http://www.mass.gov/Eeohhs2/docs/masshealth/appforms/mbr.pdf
  - LINK: To access a list of organization that can help you fill out a Medical Benefits Request form, visit: https://www.mahealthconnector.org/portal/binary/com.epicentric.contentmanagement.servlet.ContentDeliveryServlet/About%2520Us/Connector%2520Programs/Applications/GranteeSpreadsheet.pdf
  - LINK: To access a list of hospitals that handle acute care, visit: http://www.mass.gov/Eeohhs2/docs/dhcfp/p/hsn/2009_ma_acute_hosp_03-24.pdf

Prescription Advantage

- **Overview:** This state program provides prescription drug insurance to individuals older than 65 years of age and younger people who are disabled and meet income and job requirements. If participants have Medicare or another insurance provider, then Prescription Advantage acts as a secondary source of aid, further decreasing costs.
- **Eligibility:** In order to enroll in the program, an individual must either be over 65 years old or “work 40 or fewer hours per month, meet Commonwealth disability guidelines, and have gross annual household incomes at or below 188% of the Federal Poverty Level.”
- **How to Apply:** To enroll in the program, you need to fill out an application. To get this application call 1-800-AGE-INFO (1-800-243-4636). This phone number is operational Monday through Friday from 9 a.m. through 5 p.m. The application can also be downloaded online.
  - LINK: To access an online application, visit: http://www.mass.gov/Eelders/docs/pa_form_application.pdf

Children’s Medical Security Plan

- **Overview:** This program is administered by MassHealth, and it is covered by the same application. It provides medical and dental insurance to Massachusetts children in need. The cost of the program depends on your family size and income.
Eligibility: You need to be under the age of 19, uninsured, and ineligible for any MassHealth plan other than MassHealth Limited. Income level and family size do not determine eligibility, but they do affect the amount you need to pay for services.

- LINK: For information on program costs, visit: http://www.cmspkids.com/incgui.html

How to Apply: For aid in enrolling in the program, call MassHealth Customer Service at 1-800-841-2900.

Medicare

Overview: This federally funded program provides a variety of medical services to seniors and other specialized groups. The amount of care received depends on what parts of Medicare an individual enrolls in. Part A, which is the baseline for everyone, covers the costs of inpatient hospital care and limited stays at skilled nursing homes. This coverage generally does not have premiums for qualified individuals. There are deductibles and co-pays. Part B of Medicare covers a range of outpatient medical treatments and medical supplies, like walkers and wheelchairs. This part is optional, requires premiums, co-pays, and deductibles, and can be received even if you are still working. If you qualify for Medicaid, then that program will pay the Medicare Plan B costs. Part C of Medicare allows individuals to replace Medicare A and B with a private health insurance plan. This allows individuals to select plans that have less coverage in areas they do not need and receive lower costs for other, needed kinds of care, like visits to the doctor. Finally, Part D allows individuals with Parts A and B to select specialized prescription drugs plans. Parts C and D involve premiums, co-pays, and deductibles. Like with Plan B, the cost of Plan D may be covered by dual enrollment in Medicaid.

- LINK: For specific information on Plan A and B costs, visit: http://questions.medicare.gov/app/answers/detail/a_id/2260
- LINK: For greater information on what is covered by the different parts of Medicare, visit: http://www.medicare.gov/navigation/medicare-basics/medicare-benefits/medicare-benefits-overview.aspx

Eligibility: You are eligible for Medicare Part A without premiums if you are over 65 and have been a legal citizen for 5 years and contributed payroll taxes for 10 years, are under 65 and have received Social Security benefits for the past 24 months, are receiving treatment for end stage renal failure, or are receiving SSDI and have ALS. You can check your eligibility online, or contact the local Social Security office at 51 Myrtle Street. Their telephone number is 508-753-4105, and Social Security’s general toll-free number is 1-800-772-1213.

- LINK: To check you eligibility online, visit: http://www.medicare.gov/MedicareEligibility/home.asp?version=default&browser=IE%7C7%7CWinXP&language=English

How to Apply: Contact the local Social Security office at 51 Myrtle Street. Their telephone number is 508-753-4105, and Social Security’s general toll-free number is 1-800-772-1213. If you are over 65 years old, you may be automatically enrolled.
• Overview: This society’s website maintains an extensive and subdivided list of medical aids for low-income residents of Worcester. The website provides contact information for all of these services, but not extensive details regarding the programs.
  o LINK: To access the resource guide, visit:
    http://www.wdms.org/RESOURCE%20GUIDE%20FOR%20FREE%20AND%20LOW%20COST%20MEDICAL%20CARE_web_092803.htm#_Toc49068049

AIDS Project Worcester

• Overview: This organization serves Worcester’s residents who are afflicted by HIV/AIDS. Its services include: “case management, positive prevention services (across both departments), housing assistance, transportation, emergency assistance, nutritional services, legal assistance (civil), permanency planning, peer support services, mental health and substance abuse counseling. Prevention Services include: HIV counseling and testing, gay/lesbian/bisexual/transgender (GBLT) outreach, HIV and sexually transmitted disease prevention services, children, youth and family services (across both departments), support groups for both infected and affected persons, medical adherence programs, speakers bureau, outreach and prevention services, harm and risk reduction services, education and emotional support services.” The organization is located at 85 Green St. To contact it, call 508-755-3773 or email info@aidsprojectworcester.org.

Family Health Center of Worcester

• Overview: This organization meets the needs of low-income residents of Worcester by working with MassHealth and other programs for uninsured and underinsured individuals. It has three offices in the city: 26 Queen Street, 645 Park Ave., and 23 N. Ashland St. The organization’s phone number is 508-860-7700.

Great Brook Valley Health Center

• Overview: This organization serves many low-income individuals by working with MassHealth and other programs for uninsured and underinsured individuals. To seek aid, call medical services at 508-852-1805. This number is operational from 8:30 a.m. through 8:30 p.m. on Monday, from 8:00 a.m. through 6:30 p.m. Tuesday through Friday, and from 8:30 a.m. through 12:00 p.m. on Saturday. The clinic is located at 19 Tacoma Street.

Life Skills Inc.

• Overview: Individuals in Central Massachusetts with physical, emotional, or developmental disorders may receive aid from this non-profit organization. Services include: speech, physical, and occupational therapy, developmental skills training, day work programming, and community integration through activities like organized sports.
  o How to Apply: Most of the organization’s programs are located in communities in Central Massachusetts other than Worcester. To get more information, contact 44 Morris Street, Webster, MA 01570 or call 508-943-0700.

Family TIES of Massachusetts
• Overview: The goal of this organization is to help the families of children with special needs find available supportive resources. The Parent-to-Parent Program run by the organization provides parents of special needs children with personalized support from another individual who has been in their position. Regional coordinators can help parents to find supportive technology, childcare, and guidance through the education system. The organization also maintains an online directory of resources for families of children with special needs.
  o LINK: To access the resource directory, visit:
• How to Apply: In order to participate in the Parent-to-Parent program an individual needs to fill out an online form and send it completed to the Massachusetts Department of Public Health, Central Regional Health Office, 180 Beaman Street, West Boylston, MA 01583. For more information, or to access other programs, you should call the Central Mass Regional Coordinator at 508-792-7880 Ext. 2337.
  o LINK: To access the online Parent-to-Parent application form, visit:
    http://massfamilyties.org/p2p/permission.php

Jewish Family Services

• Overview: Regardless of religion, this organization offers a variety of service to elders, individuals, and families. These include: support services for elders in the community or assisted living facilities, guardianship for elders who are no longer competent to handle their affairs, mental health counseling, mediation, and support groups.
• Eligibility: Specific programs have eligibility requirements and costs. For example, mediation costs $240 per hour on a sliding scale for income. The counseling services can be paid for by most insurance companies, including MassHealth.
• How to Apply: For more information on requirements and the referral process, contact the organization at 646 Salisbury Street, Worcester MA, 01609 or 508-755-3101.

VNA Care Network

• Overview: This organization offers many services. These include home health care, advanced illness management, HIV/AIDS aid, homemaker services, insurance assessments, long-term care, maternal-child health care, medical nutrition, adult and pediatric nursing, occupational therapy, palliative care, personal care, hospice residences, wellness screenings and clinics, and the Children's Garden childcare center in Worcester.
• Eligibility: The organization’s services are available on a private pay basis to everyone. Alternately, the services are generally covered by “Medicare, HMOs, managed care organizations, and other insurance plans.”
• How to Apply: Contact the organization’s referral center at 800-728-1862 or info@vnacarenetwork.org. You can also fill out an online form requesting services. Alternately, you can have your physician download the organization’s referral form off of the internet and have them fax it to 508-756-3018, 508-751-4977 or 800-599-8298.
  o LINK: To access the online service request form, visit:
    http://www.vnacarenetwork.org/contactus/
  o LINK: To access the doctor referral form, visit:
    http://www.vnacarenetwork.org/contactus/faxreferral.pdf
Spectrum Health Systems

- **Overview:** Substance abuse and mental health treatment programs are run by this organization. Specific programs include: detoxification, early recovery support, therapeutic community programs, outpatient counseling, and mental health assessment, treatment planning, counseling, and medication management. Spectrum operates a variety of facilities, but its largest one is in Westborough, MA.
- **How to Apply:** Contact the organization’s outpatient admissions at 800-464-9555 x1161, inpatient admissions at 800-366-7732, and email at info@SpectrumHealthSystems.org.

MENTOR

- **Overview:** This organization aims to help children at risk and individuals with developmental disorders. It provides therapeutic foster care, services that allow reunification or prevent separation of a family, and wraparound educational, emotional, and behavioral supports that stabilize a child’s current living environment. Individuals with developmental disorders can access autism services, case management, and residential services.
- **Eligibility:** The organization serves “children and families at-risk who are involved with the Department of Social Services; and children and adults with developmental disabilities.”
- **How to Apply:** To inquire about services, contact the Worcester offices of MENTOR at either 120 Stafford Street Station (508-798-2800) or 67 Millbrook Street, Suite 520 (508-363-1209).

Arbour Health System

- **Overview:** This organization focuses on the treatment of mental health problems. It operates a counseling center in Worcester. The center offers “individual, couple, family, and group counseling for all ages; Emergency assessments and responsive assistance during times of crisis; . . . Evaluation and treatment of anxiety, depression and stress-related issues.” Specialized services are also available.
- **Eligibility:** Referrals to Arbour Health System hospitals and treatment centers can be made by having a doctor, patient, or family member call 800-22-ACCES (22-22237) or 617-390-1320. To access the Worcester counseling center, however, simply call the phone number provided below.
- **How to Apply:** Contact the organization’s Worcester counseling services office at the Parkview Office Tower at 255 Park Avenue (508-799-0688) to arrange an appointment.

The Ellsworth Child and Family Counseling Center

- **Overview:** This program is run by the non-profit Children's Friend, Inc. It provides mental health services to children from ages 0 through 22 and their families. Various group programs are offered.
- **Eligibility:** Individuals can access the center with a referral from a doctor or social service worker. Normal insurance costs, such as co-pays and deductibles, do apply.
• How to Apply: For further information, contact the center directly at 20 Cedar Street in Worcester, Massachusetts or 508-753-5425.

Akwaaba Health Initiative

• Overview: This organization operates a free health clinic that serves the uninsured population of Worcester. Caregivers attempt to connect patients with social services that they may be qualified for. Services include: “physical exams, sick visits, laboratory testing, including blood sugar and cholesterol testing, women's health visits (by appointment), including pap smears, anonymous HIV testing, and health insurance help and assistance.”
• Eligibility: All individuals are welcome. Neither insurance nor documentation is required.
• How to Apply: Anyone can walk into the clinic when it is open each Thursday from 6 p.m. through 8 p.m. The clinic can also be contacted at 508-425-4142 or akwaaba.health@gmail.com.

Seven Hills Foundation

• Overview: This health and human services organization operates at multiple sites in Massachusetts and offers many services. These include, but are not limited to, early intervention, autism services, individual, group, or family counseling, substance abuse counseling and detoxification, and vocational and life-skills training.
  o LINK: For greater information regarding adult programs, visit: http://www.sevenhills.org/affiliates/adultServ.php
  o LINK: For greater information regarding child programs, visit: http://www.sevenhills.org/affiliates/childServ.php
• Eligibility: Programs are open to children, adults, and seniors who have a disability. Eligible disabilities include, but are not limited to, developmental disabilities, Alzheimer’s, arthritis, Asperger’s Syndrome, Attention Deficit Disorder, autism, blindness, Cerebral Palsy, deafness, eating disorders, epilepsy, language impairment, and Tourette Syndrome.
• How to Apply: Directly contact a state agency that you are working with for a referral to a Seven Hills program. Commonly contacted agencies are the Division of Medical Assistance, the Department of Mental Health, the Department of Developmental Services, the Department of Public Health, the Department of Social Services, the Local Education Authority, the Mass Commission for the Blind, the Mass Commission for Deaf and Hard of Hearing, the Mass Office on Disability, and the Mass Rehab Commission. For information on how to contact a Seven Hills Foundation office, visit their online directory.
  o LINK: To access the online directory of Seven Hills Foundation offices, visit: http://www.sevenhills.org/aboutUs/direcLoc.php

Problem Pregnancy of Worcester, Inc

• Overview: This non-profit organization offers a variety of free services to women in need. These include: pregnancy tests, ultrasounds, pregnancy counseling, financial aid
with pregnancy-related expenses, adoption and foster-care help, and health care and/or social service referrals.

- **How to Apply:** To seek help from the organization, call 888-310-7217 to schedule an appointment, send an email to info@problempregnancy.org, or fill out the online appointment request form.
  - LINK: To fill out the online form, visit:  
    http://problempregnancy.org/appointment.htm

**Christopher House of Worcester**

- **Overview:** This private, non-profit health care facility runs rehabilitation and transitional care programs. The facility is located at 10 Mary Scano Drive, Worcester, MA 01605. Services have costs associated with them, but Medicare or another form of insurance may reduce costs.
  - LINK: For a detailed cost overview, visit:  
- **How to Apply:** Contact the admissions department at 508-754-3800 Ext. 101.

**Family Services of Central Massachusetts Counseling**

- **Overview:** One of the services offered by this organization is counseling. The program focuses on “individual, family, couple and group therapy; support groups for fathers; divorce adjustment services; family mediation and consultation; parenting workshops.” Consultations and referrals are also offered.
- **How to Apply:** Contact the director of family counseling services at 508-756-4646. Counseling is offered Monday, Wednesday, and Thursday from 8:30 a.m. through 8:00 p.m. and Tuesday and Friday from 8:30 a.m. through 5:00 p.m. at 31 Harvard Street in Worcester.

**Central Massachusetts Agency on Aging’s Shine Program**

- **Overview:** Through this program Medicare recipients and their caregivers can access information, counseling, and assistance regarding health insurance. This aid is free, unbiased, and provided by counselors who are certified by the state's Executive Office of Elder Affairs. Counselors work at a variety of locations, including the Central Mass Agency on Aging’s office in West Boylston.
- **How to Apply:** To contact the Central Mass Agency on Aging's office to schedule an appointment there, call 508-852-5539 from Monday through Friday. To find out how to meet with a counselor at another location in the county, call the Massachusetts Association of Councils on Aging at 1-800-AGE-INFO or 1-800-243-4636.

**Compassion Pregnancy Center**

- **Overview:** This non-profit provides free and confidential services to women regarding pregnancy and sexual health. Services include: referrals and resources for housing, paternity, education, etc, pregnancy tests, options counseling, abortion recovery, and health information.
• How to Apply: Contact the Center at 70 Highland Street, Worcester or 508-438-0144. The office is open Tuesday, Wednesday, and Thursday from noon to 6 p.m. and Friday from noon to 4 p.m.

**Financial Management**

**Free Bank Accounts**

• Overview: State-chartered banks offer “18-65” bank accounts. These checking and saving accounts are free to individuals under the age of 18 or over the age of 65. Certain fees, such as overdraft charges, may still apply. There are no income requirements. Contact your personal bank to apply.

**Consumer Credit Counseling Service of Southern New England**

• Overview: This nonprofit offers “financial counseling, financial education, debt management programs and housing counseling.” Counseling is confidential and can be conducted either in person, over the phone, or online. The housing counseling program is approved by the Department of Housing and Urban Development, and it focuses on “pre-purchase, foreclosure prevention and reverse mortgage counseling.” Advisors can help you to create a debt-management plan online.

• How to Apply: You can access financial counseling online or by calling 800-208-2227. Fill out an online form to access other forms of counseling.
  o LINK: To schedule a financial counseling, debt management, or housing counseling appointment, visit:

**New England Pension Assistance Project**

• Overview: This organization helps individuals to better exploit any retirement fund they might have by offering individual counseling and assistance, helping to deal with government agencies, helping to locate pension funds, explaining the legal language of a pension, and supplying referrals to lawyers and/or financial advisors.

• Eligibility: This resource is available to residents of New England at no cost.

• How to Apply: To request the organization’s aid, fill out an online form, print the form, and send it to the New England Pension Assistance Project, Gerontology Institute, University of Massachusetts Boston, 100 Morrissey Blvd., Boston, MA 02125 by mail, 617-287-7080 by fax, or npln@umb.edu as an email attachment.
  o LINK: To fill out the online form, visit:
    http://www.pensionaction.org/nepap/form.htm

**Plan for Achieving Self-Sufficiency**

• Overview: This program allows individuals receiving public benefits to save their money, which is normally not allowed by public financial aid programs, for a specific purpose, such as paying for education or items needed for a job.
• How to Apply: Counselors from a state vocational rehabilitation office can help you to access the program. Speaking with your case manager at a state agency, such as the Department of Transitional Assistance, can also help you find information.

Individual Development Account

• Overview: Participants put a set amount of money, like $50, in a special bank account on a specific day each month until they have saved $1,333. This amount is matched by $4,000, and the total savings can be used to pay for education, housing, a business, etc. Participants must meet regularly with a case manager, attended Savings Club meetings, and participate in economic literary classes.
• Eligibility: Participants must work at least 10 hours per week and meet income requirements.
• How to Apply: To access this program, contact the program coordinator at the Worcester Community Action Council at 484 Main St., Second Floor, Worcester, Massachusetts 01608 or 508-754-1176 x169.

Earned Income Tax Credit Program

• Overview: This program helps low- and moderate-income households access their entitled earned income tax credit by offering free tax preparations and aid with e-filing.
• Eligibility: Qualified families earn less than $48,279 and meet several other requirements.
• How to Apply: This program operates only part of the year during tax season. For more information on the program, where it operates, and how to make an appointment for assistance, you should call the Worcester Community Action Council at 508-754-1176 ext. 124 or ext. 176 during that part of the year.

Employment

One-Stop Career Centers

• Overview: This state run resource helps job seekers of all income levels by helping them to seek jobs, offering short-term training in skills like resume building, and connecting job seekers with employers. In Worcester these services can be accessed at the Workforce Central Career Center. This office is located at 44 Front Street, 6th Floor. Its phone number is 508-799-1600. The office is open on Monday from 8:45 a.m. through 5:00 p.m., Tuesday through Thursday from 8:45 a.m. through 5:00 p.m., and Friday from 9:30 a.m. through 5:00 p.m. The office can also be contacted at danderson@detma.org.

Bene-Plan

• Overview: This state-run service is an offshoot of the Individual Members Planning and Accessing Choices Together (IMPACT) program. Its purpose is to help disabled individuals in Worcester County and Western Massachusetts attain better information regarding the services that are available to them. The program is focused on helping disabled individuals who wish to work find ways to do so.
Eligibility: In order to access this program, you must have a disability recognized by the state and be interested in working.

How to Apply: Call Joe Reale at 617-204-3854 at the Vocational Rehabilitative Services office.

Training Resources of America Incorporated (TRA)

Overview: This private, non-profit provides educational, training, and employment assistance. Programs help clients to increase reading, language and math levels, obtain a GED, and find employment. These programs include, among others:

- ACHIEVE: This program is available to individuals between 16 and 21 years of age who are out of school. Services include GED preparation, training, internship placement, job placement, and follow-up aid.
- Young Parents: This program is available to pregnant or parenting individuals between the ages of 14 and 21 who do not have a diploma and are receiving public assistance. The program involves support services, basic education, ESL, and life skills training.
- Youth Build: This program for low-income, out-of-school individuals between the ages of 16 and 24 provides on-the-job construction work training, GED preparation, and job placement.

How to Apply: To find more information regarding the organization’s programs, contact its Worcester office at 2 Foster Street, Third Floor or at 508-753-2991. Contact Kristi Bruwer, Regional Manager, at kbruwer@tra-inc.org.

Employment Services Programs

Overview: The Department of Transitional Assistance (DTA) offers its clients receiving Transitional Aid for Children with Dependent Children (TAFDC) access to work and education programs. These include: Employment Ready, Office of Refugees and Immigrants Employment Ready, the Community College/Skills Training Program, Workforce Investment Areas (WIA), the Enhanced Employment Supports Program, and the Young Parents Program (YPP). Employment Ready provides job skills, development, and placement. The Office of Refugees and Immigrants version of Employment Ready provides those services to non-English and non-Spanish speaking individuals in their primary language. The Community College/Skills Training Program lasts from 4 to 16 weeks. It is a certificate/non-certificate program that offers academic and occupational learning, job search and placement aid, and support services. WIAs provide short-term job training and education culminating in job placement. The Enhanced Employment Supports Program places clients in supportive work environments in which they earn wages and receive a grant from DTA. Clients receive personalized aid in identifying and overcoming barriers to employment. After the program, clients are placed in an unsubsidized job. YYP provides “Adult Basic Education, high school/GED education, life and parenting skills, counseling, prevocational activities, job development, job placement, and follow-up services” to pregnant and parenting individuals between the ages of 16 and 21 who do not have a high school diploma or GED.
• Eligibility: These programs are generally open to TAFDC-receiving clients of DTA. Some programs, such as YYP, have additional requirements regarding age and life circumstances.

• How to Apply: For more specific information on program eligibility and the application process, you should speak with your DTA case manager. The local DTA office at 9 Walnut St. in Worcester can be contacted at 508-767-3100.

Miscellaneous

Central Massachusetts Agency on Aging Resource Guide

• Overview: This database is independently maintained, and it provides information on a wide range of services available to seniors in the community. It is searchable by agency, program name, or topic. To contact the organization in a different fashion, call 508-852-5539 V/TDD or 800-244-3032 V/TDD or email CMAAging@SeniorConnection.org

  o LINK: To utilize the database to find elder services, visit: http://www.seniorconnection.org/elder_services_db.htm

Family Services of Central Massachusetts Elder Home Care

• Overview: Seniors who wish to live independently but cannot complete basic housekeeping tasks can access this program. Services include laundry, cooking, shopping, basic personal care, and long and short term care.

• How to Apply: To access more information regarding this program, call the director of home care services at 508-756-4696 or 508-756-4646.

City of Worcester

• Overview: Municipal departments handle a variety of matters, including taxes, building codes, and road repair. To contact the city with a concern, call 508-929-1300 between 8 a.m. and 5 p.m. on weekdays. City hall is located at 455 Main Street.

South East Asian Coalition of Central Massachusetts

• Overview: This organization provides interpretation and translation, referrals to health care, legal, and naturalization aid, community activities, volunteer opportunities, and ESL classes. You can contact the organization at 120 Chandler Street, 508-791-4373, or info@seacma.org. It serves the Vietnamese, Laotian, and Cambodian communities.

Worcester City Code Enforcement

• Overview: Various departments of the City of Worcester are responsible for the enforcement of health and building codes. Any individual can contact those departments to indicate that the codes have been violated.

• How to Apply: Contact the Department of Building and Zoning or the Department of Inspectional Services at 508-799-1198.

Lutheran Social Services of New England, Inc.
• Overview: This organization operates dozens of social service programs that assist elders, new Americans, children, and disabled individuals. Examples of specific program are: a nursing home in Worcester, the Emanuel Village assisted living facility in Worcester, resettlement, employment, language, and citizenship preparation aid for immigrants and refugees, foster care, group homes, in-home services for elders and the ill, an automobile donation program for low-income families, and disaster relief.

• Eligibility: Each program has specific eligibility requirements. For example, to live in Emanuel Village a person needs to be at least 62 years old, in need of low-mobility accommodations, and in compliance with low-income standards set by the Department of Housing and Urban Development. For further information regarding these requirements and the application process, call the contact numbers below.

• How to Apply: Contact Elder Care Management at 508-521-1625, Emanuel Village at 508-753-7474, the Lutheran Healthcare Center to ask for an application form at 508-754-8877 or 26 Harvard St. in Worcester, refugee children services at 781-997-0835, the Immigration Legal Assistance Program at 508-754-1121, ext. 419, Refugee and Immigrant Services at 508-754-1121, or In-Home Services at 508-521-1625

Horace Mann Education Associates (HMEA)

• Overview: This organization aims to help children and adults with developmental disorders. Programs include: Home-based aid, School-based Aid, School-to-Work Transition, Residential Services, Shared Living, and Day Services. These services involve assessment, education, support, supervision, medical services, transportation, financial management, job development, and employment opportunities.

• How to Apply: An individual can access the organization’s services by paying for them privately. Most people, however, access the organization’s programs thanks to funding received from their local school district or a state agency. Each agency, such as the Department of Developmental Services, the Department of Public Health, and the Department of Education, has its own eligibility standards. A person can contact HMEA for help in determining their eligibility. For general information, contact Linda Conley at 508-298-1107 or lconley@HMEA.org.

Catholic Charities of Worcester

• Overview: This organization runs many different programs in the Worcester area. These include: home care services for the elderly and disabled, job skills training for low-income seniors, emergency shelter and transitional services, post-abortion counseling, adoptive services, adult literacy, free physicals, lab work and medical documentation for refugees seeking US citizenship, and aid for individuals with developmental disabilities.

• How to Apply: To contact the organization and get more information about one of its programs, call 508-798-0901. Ask to be referred to the department in charge of the program you are interested in accessing.

Centro Las Americas

• Overview: This Hispanic services provider runs a variety of programs that benefit residents of the Worcester area. These services include:
- Community Support Services Program: Low-income individuals receive case management services in order to reduce their dependence on government programs.
- Developmentally Disabled Support Program (DDS): The families of developmentally disabled individuals receive support services that promote community integration.
- Intensive Adolescent Support Program (IASP): Adolescents involved with the Department of Social Services receive “academic support, life skills training, parent/adolescent mediation, community service connection, and emergency support.”
- Latino Elder Program (LEP): Latino elders from ages 60 to 93 receive recreational, socialization, health, and case management services.
- Parent Support Services (PSP): Parents involved with the Department of Social Services receive culturally sensitive case management that emphasizes life skills training, parent training, community service, and emergency support.
- Workforce Development Program: Unemployed and underemployed adults over 18 years old receive training in employable skills.

- How to Apply: Call the relevant department of Centro Las Americas. For PSP call 508-798-1900 ext. 233, for LEP call 508-798-1900 ext. 227, for IASP call 508-798-1900 ext. 223, for DDS call 508-798-1900 ext. 252, and for Community Support Services call 508-798-1900 ext. 260.

Better Business Bureau (BBB) Auto Line

- Overview: This is an informal car insurance dispute resolution program. For eligible vehicles and issues, the Better Business Bureau will act as a neutral third party to help consumers and insurers resolve disputes. This can either be done over the phone or in a more formal arbitration setting.
- Eligibility: Only certain car manufacturers have agreed to participate in the program, and they only allow mediation of certain issues. These characteristic vary by state. You can check the eligibility of your vehicle online.
  - LINK: To check the eligibility of your vehicle, visit: http://www.worcester.bbb.org/auto-line-lemon-laws/eligibility-state/
- How to Apply: In order to access this program, complete an online form. For more information regarding the auto line program, call 800-955-5100. This line is operational from Monday through Friday from 9 a.m. through 5:30 p.m.
  - LINK: To request help from the auto line, visit: https://www.auto.bbb.org/lemon-law-complaint-form/

East Side Community Development Corporation

- Overview: This organization works to build up both the physical neighborhood and the area's residents. As a result, it offers a range of programs. These include: first-time homebuyer education, financial counseling, post-purchase technical assistance, after-school programming, and periodic job training program.
• How to Apply: To find further information regarding the organization's current operations and programs, contact it at 409 Shrewsbury Street Worcester, MA 01604 or 508-799-6942.

Community HealthLink

• Overview: This non-profit organization aims to help children and adults recover from mental illness, substance abuse, and homelessness. It accomplishes this mission through a wide range of services.
• How to apply: Call 508-791-3261 for youth and family services, 508-860-1202 for residential services, 508-860-1000 or 508-860-1260 for adult outpatient services, and 508-860-1200 for the detoxification program within homeless and inpatient services.

Genesis Club

• Overview: The programs operated by this organization aim to help individuals with mental illnesses find employment, housing, and community. Housing aid includes help finding an apartment, negotiating a lease, learning tenant rights, and getting household items. Club members can access transitional, supportive, independent, or group employment with local business partners. They can also utilize education grants.
• Eligibility: Membership in the club is available to any person who has been diagnosed with a mental illness.
• How to Apply: Call 508-831-0100 x23 to schedule an informal tour. After the tour, have a social worker or medical professional fill out a referral form. This form can be downloaded off of the internet. The completed form can be faxed to 508-753-1286 or brought to the club's location at 274 Lincoln Street, Worcester, MA 01605.
  • LINK: To access the online referral form, visit:
    http://www.genesisclub.org/becomemember.html

Sources

The principle source of information for this document is Worcester Resources.org. Whenever possible, the information on that website has been independently verified. Other major sources of information include: the Worcester County Food Bank, Mass.gov, the USDA, the Worcester Public Schools, Elder Services of Worcester, the Worcester Housing Authority, the Social Security Administration, Mass Legal Services, the Worcester Public Library, Worcester Community Action Council, Mass 2-1-1, and Citizen’s Energy. The websites of the referenced organizations are also sources of information.