Utilities

CAI Energy Programs
Fuel Assistance or the Low-income Home Energy Assistance Program (LIHEAP) helps income-eligible households pay a portion of their heating bills or 30% of their rent if the heat is included between November 1 and April 30. Heating System Assistance (HEARTWAP) provides heating system repair and replacement services to eligible low-income homeowners. The Weatherization Assistance Program (WAP) provides up to $7500 in added insulation, and general plugging of air leaks to homes and apartments for those households eligible for LIHEAP.

CAI Community Services
3 Washington Sq. in Haverhill. (978) 373-1971
44 Friend St. in Amesbury, (978) 978-388-2570.
Occasionally, funding for one-time financial assistance is available. Also, may be able to suggest other possible sources of assistance. Call for advice and assistance dealing with a utility company.

Annual Moratorium on Terminating Heat-related Services - Between Nov. 15 and March 15 (sometimes extended), there is a moratorium on shutting off a utility required for heat, for households which can demonstrate financial hardship. This would include, for instance, electricity where an electric spark is required to turn on a gas burner. It does not include delivered oil, propane, or wood, for instance. Any bills for service during the moratorium are still owed and payable to the utility.

Discounted Rates & Payment Plans - Discounted rates are available to low-income households, often retroactively for a period of time. Payment plans are available to all clients.

Protections - Evidence of serious illness and financial hardship; financial hardship and the presence of a child under 12 months old; or evidence that all adults in the household are at least 65 years old can prevent shutoff. Bills are still owed to the utility. This can present a problem if new service at different address is needed.

Water Bills – In rental units, may only be billed directly to the tenant where the unit is separately metered; low-flow-fixture have been installed; and the written rental agreement specifically states the tenant’s responsibility to pay, and specifies the billing arrangements.

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First Time Homebuyers

Community Action, Inc.
First Time Homebuyer Program
CAI offers First Time Homebuyer education classes to area residents who are interested in learning how to purchase their first home. The classes are offered over three nights and total 9 hours. The program is certified by the Massachusetts Citizens Housing and Planning Association (CHAPA) and Mass Housing and includes training in obtaining a mortgage, budgeting, credit, housing search and many more topics. Classes are offered at the Presidential Gardens Community Room, 140 Evergreen Drive in Bradford, MA. To register, call CAI or enroll online at https://www.communityactioninc.org/programs/housing/development

Community Action, Inc. - Referrals for Downpayment & Closing Cost Assistance
Currently down payment funds are available to residents who are purchasing their first home or condominium. Sources of assistance include the Massachusetts Housing Partnership Soft Second Program; Pentucket Bank, Haverhill Bank, and the Align Credit Union through the Federal Home Loan Bank of Boston; and the City of Haverhill through federal Home funds. Down payment assistance loans and grants up to $10,000 may be available to qualified buyers. This program serves the Greater Haverhill, Massachusetts area. Income requirements vary per program and generally may not exceed 80% of the area’s median income. Some programs may be more restrictive. Call for information. Recipients may also be required to complete a homeowner training program.

This resource guide was last updated 12/16/2019. The agencies and businesses in this brochure are listed for easy reference for you and the listing is not an endorsement of those agencies and businesses by Community Action, Inc. To change a listing call (978) 373-1971.

Community Action, Inc.
3 Washington Square
Haverhill, MA 01830
(978) 373-1971
www.communityactioninc.org
Emergency Shelter for Families with Dependent Children

The Emergency Assistance (EA) program is intended to help certain homeless families obtain shelter and find housing. Requirements include, among other items: homeless or about to be; income lower than 115% of federal poverty level; household must include a child under 21 or a pregnant woman; limited financial assets. There are further requirements. HomeBASE can provide up to $8,000 in assistance to allow a family to become housed. To obtain HomeBASE benefits, EA eligibility must be established. To apply contact DHCD office at DTA below.

Department of Housing and Community Development (at DTA)
280 Merrimack St. in Lawrence, (978) 725-5100
Speak with the Homeless Coordinator to request emergency shelter. Open 8 am-4 pm. It is advisable to arrive as close to 8 am as possible, and in no case after 3 pm, after which time you will not be seen.

Emmaus House Family Shelter
150 How St. in Haverhill, (978) 241-3500
Family Shelter providing temporary, dry (no alcohol/drugs allowed) shelter for homeless, pregnant women and families. To apply for shelter, you must contact DHCD Coordinator at the DTA office (see contact info above).

Emergency Shelter for Individuals

Mitch's Place/Safe Haven
127 How St. in Haverhill, (978) 241-3540
Call in the morning to see if there is an opening. 30-bed overnight emergency shelter for individuals over 18 years of age. Children are not allowed in the shelter. Temporary, wet shelter, but no alcohol allowed on premises.

Lazarus House
48 Holly St. in Lawrence, (978) 689-3541
Eight community rooms. No waiting list; 5 months time limit. Clients must be free of drugs or alcohol. If they have a history of alcohol or drug abuse, they must either be enrolled in a program or have graduated from a program. Guests cannot have any active restraining orders. Guests cannot have any history of violence.

Day Shelter/Meals/Referrals

Community Action, Inc. Drop-In Center
16 Ashland St. in Haverhill, (978) 241-9621
Drop-in day shelter 8 a.m.–noon, weekdays. Meals, referrals, medical and other services available.

Housing Resources/Referrals

Community Action, Inc. Community Services Greater Haverhill
3 Washington Sq. in Haverhill, (978) 373-1971
Greater Haverhill Landlord List - list of landlords and affordable housing providers in the Haverhill/Amesbury/ Newburyport area; consultation concerning housing issues; weekly RAFT workshop for the DHCD funded Residential Assistance for Families in Transition program; Emergency Food, Shelter, Rent and Utility assistance (EFSP) when funding is available, eviction prevention and referrals.

Landlord/Tenant Issues

Massachusetts Attorney General's Office
https://www.mass.gov/guides/tenant-rights
The Massachusetts Attorney General's office has a summary of tenant and landlord rights and responsibilities on its website.

Northeast Legal Aid
50 Island St., Ste 203A in Lawrence, (978) 458-1465
Monday – Thursday: 9AM – 5PM, Fridays: 9AM-1PM
NLAs legal services include everything from community legal education and counsel and advice, to full representation in complex litigation.

North Essex Dispute Resolution Center
Newburyport District Court House, 188 State Street in Newburyport, (978) 872-1560
Consumer Protection and Face-to-Face Mediation Services.

Section 8 Housing Choice Vouchers
http://www.section8listmass.org/
The Section 8 housing choice voucher program is the federal government’s major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Section 8 vouchers subsidize a portion of an eligible household’s rent and households must be income eligible. The regional administering agency for Section 8 is Community Teamwork, Inc., 978-459-0551. For further information, call your local housing authority or Community Action, Inc., 978-373-1971. Local housing authorities also administer the program; 97 use a centralized waiting list. Applicants can register at a participating housing authority or online at http://www.section8listmass.org/. Please note: because of high demand, the waiting list in Massachusetts for Section 8 vouchers is extremely long.

HomeBASE
Dept. of Housing & Community Development, 280 Merrimack St. in Lawrence, (978) 725-5100.
HomeBASE can provide funds for 1st and last month’s rent and security deposit in a new home, furniture (not to exceed $1,000), a monthly stipend to help pay rent for up to one year as well as utilities, travel costs, and other expenses that would otherwise prevent a family from accessing a new home. To obtain HomeBASE benefits, Emergency Assistance (EA) eligibility must be established (please see Emergency Shelter for Families with Dependent Children for basic eligibility requirements).

Residential Assistance for Families in Transition (RAFT)
RAFT, funded by DHCD, provides short-term financial assistance to families who are homeless or at risk of homelessness. Eligible uses include moving cost assistance, rent & utility arrears, rental stipends or utility bills. The family must prove an emergency that caused a financial problem; have income at or under 50% of area median income and have sufficient income to avoid homelessness going forward. RAFT is administered by CTI in Lowell, (978) 459-0551. Attend an informational RAFT Workshop: Haverhill, Thursdays, at CAI, 3 Washington Sq. at 8:30 a.m., (978) 373-1971; Lawrence, Tuesdays at GLCAC, 305 Essex St., (978) 681-4900 or in Lowell at CTI, 17 Kirk St. at noon, (978) 459-0551. RAFT for Boxford and Georgetown residents is administered by the Lynn Housing Authority (339) 883-2342.