

New Bedford Age Friendly Initiative
Housing Resources Guide
Promoting Aging in Community



Acknowledgements

Thank you to all of the partners who helped with the development of this Housing Resources Guide:

(Listed in alphabetical order)

- City of New Bedford
- Coastline Elderly Services, Inc
- Home Healthsmith
- NeighborWorks Housing Solutions
- New Bedford Housing Authority
- Office of Housing & Community Development (City of New Bedford)
- POAH Communities
- South Coastal Counties Legal Services, Inc.
- SouthCoast Fair Housing
- Vitra Health

Disclaimer

This publication is presented in good faith and is intended for general guidance only. Neither the City of New Bedford nor Coastline Elderly Services endorse, recommend, guarantee, warrant or assume any liability for the performance or lack thereof by any of the resources identified within this document. Users of this guide must make independent determinations as to the suitability of the information for their own purposes.

Information is accurate as of November 2020.

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Introduction: Age Friendly New Bedford

New Bedford is an age-friendly city – a place where civic and municipal leaders, community organizations, and residents are working together to create an environment that supports people of all ages and all abilities. Teams of residents and community organizations are working together to improve residents' health and quality of life, including access to housing, transportation, parks, healthcare, employment, and social opportunities.

“We want new Bedford to be a place where people of every age can enjoy what New Bedford has to offer.”

*– Mayor Jon Mitchell,
New Bedford*



For more information about Age Friendly New Bedford, please contact the New Bedford Council on Aging at 181 Hillman Street, New Bedford or at 508-991-6250.

Renting/Rental Properties



Information about rental properties

What is rental housing?

Rental housing is a housing unit such as an apartment that is lived in by someone other than the owner, in exchange for payment. Rental housing can be a whole house, an apartment, or a single room.

Payment for rental housing falls into two categories:

- **Subsidized:** a portion of the rent is paid by either the state or federal government, reducing the cost to the tenant. To qualify for subsidized housing, a tenant must meet income guidelines. This is also known as “subsidized rental housing.”
- **Market-rate (not subsidized):** the tenant pays the full rent as determined by the landlord.

A complete list of housing types is provided on page 42 of this Housing Resource Guide.

Landlord: The owner of a property who leases it to another in exchange for rent.

Tenant: A person who occupies property owned by another, usually in exchange for rent.



Information about subsidized rental properties

Whether or not you qualify for subsidized rental housing is based on income. Different types of subsidized housing have different income guidelines to determine eligibility.

If rent is based on income, the landlord or voucher agency may review household income and size at least once per year. The tenant must report changes in income and household composition as required by the lease.

Tell the housing agency if you are experiencing an emergency situation such as homelessness, eviction, or violence.

Subsidized housing programs often have long waiting lists. To maintain your spot on a wait list, make sure the agencies know how to reach you and respond to any requests for information.

Tenants can be evicted from subsidized housing for violating the terms of the lease. A tenant can lose their rental subsidy for violating the lease.



Types of subsidized housing

Subsidized Public Housing is state or federally owned and/or operated properties. The local Housing Authority is the landlord. Rent is based on income. Tenants must be income eligible.

Subsidized Private Housing is owned by individuals or businesses that receive subsidies in exchange for renting to low-and moderate-income people. This may be called a 'project-based subsidy' because the subsidy stays with the housing development (project), not the tenant. Rent for subsidized units is based on income. Tenants must be income eligible.

Housing Choice Vouchers are subsidies issued by the local Housing Authority and are used by a tenant to help pay for private rental housing. This is sometimes called a 'traveling voucher' or 'tenant-based subsidy' because the subsidy stays with the tenant, not a housing site. Tenants must be income eligible. The Housing Authority must approve the rent for the apartment, determine how much the tenant portion of the rent will be, and inspect the apartment periodically to be sure it is safe. Section 8 and MVRP are examples of Housing Choice Vouchers.

Tax Credit Properties are privately owned apartment complexes. The landlord receives tax credits in return for renting some or all of the apartments to low-income tenants at a below market rent. Tenants must be income eligible.

Types of subsidized housing, *continued*

Supportive Housing combines housing and services for people with disabilities. Tenants have access to services, which may include medical and mental health care, substance abuse treatment, case management, vocational training, or life skills training.

Assisted Living combines housing and personal services, such as meals, housekeeping, and social activities.

Congregate Housing is a shared living arrangement that combines housing and services for older adults and people with disabilities. This type of housing typically provides a private bedroom and shared living spaces. Tenants may have access to personal assistance including meals in order to remain independent and avoid institutionalization.

All subsidized housing is subject to state and federal regulations as well as anti-discrimination laws.

Lists of federal or state subsidized housing can be found at:

<https://resources.hud.gov/>

<https://www.mass.gov/guides/a-guide-to-obtaining-housing-assistance>

Applying for Subsidized Housing

When looking for a new place to live, it helps to know:

- There are many different housing options, and where you apply depends on where you want to live.
- Most subsidized housing options have a wait list, so you may want to apply at more than one location.

Housing Type	Who to contact
New Bedford Public Housing	NB Housing Authority CHAMP
Mass Housing (including MVRP)	NB Housing Authority CHAMP
Federal Housing	NB Housing Authority Private property management company
Permanent Supportive Housing (if homeless and disabled)	New Bedford Coordinated Entry
Veterans' Housing (including VASH)	NB Housing Authority

New Bedford (NB) Housing Authority:

Address: 128 Union Street, 4th floor, New Bedford

Phone: 508-997-4800

New Bedford's Coordinated Entry

508-999-4757

CHAMP: online application for all state housing

<https://publichousingapplication.ocd.state.ma.us/>

Subsidized Rental Properties

Housing Name	Address	Town/City	Phone
Boa Vista Apartments	<p>New Bedford Housing Authority For all New Bedford Housing Authority properties, please apply at the main office by calling 508-997-4800 or visiting www.newbedfordhousingauthority.org</p>		
Caroline Apartments			
Crestview Apartments			
Hillside Court Apartments			
New Bedford Hotel Apartments			
Tripp Towers Apartments			
Acorn Inc.			
The Lofts at Wamsutta	75 Wamsutta Street	New Bedford	508-984-5000
AIF Dartmouth, LLC			
Dartmouth Woods	629 State Road	North Dartmouth	508-990-7878
Boston Land Company			
Olympia Towers	671 Purchase Street	New Bedford	508-997-1205
Taber Mills Apartments	217 Dean Street	New Bedford	508-996-3111

List continues on the following page...

Subsidized Rental Properties, *Continued*

Housing Name	Address	Town/ City	Phone
Claremont Company			
Bayberry Apartments	42 West Hill Road	New Bedford	508-996-8504
Crossroads Apartments	500 Crossroads Drive	New Bedford	508-996-2970
Rockdale West Apartments	42 West Hill Road	New Bedford	508-996-8504
Sol-E-Mar II	1-24 Sun & Sea Drive	New Bedford	508-997-6585
The Car Barn	1959 Purchase Street	New Bedford	508-997-5484
Roosevelt Apartments	415 County Street	New Bedford	508-993-7025
Coastline Elderly Services, Inc.			
Grinnell Mansion	379 County Street	New Bedford	508-993-2622
Cornell Management Corp			
Casey Miller Apartments	2062 Phillips Road	New Bedford	508-998-2100
Cruz Management			
Verdean Gardens	99 Acushnet Avenue	New Bedford	508-999-9744

List continues on the following page...

Subsidized Rental Properties, *Continued*

Housing Name	Address	Town/ City	Phone
Hallkeen Management			
The Young House	790 Brock Avenue	New Bedford	508-999-5240
Wamsutta Apartments	198 State Street	New Bedford	866-933-2293
Inter-Church Council Housing			
Young House	790 Brock Avenue	New Bedford	508-999-5240
Maloney Properties			
Marion Village Estates	32 Village Drive	Marion	774-553-5410
Peabody Properties			
Bedford Towers	231 Middle Street	New Bedford	508-992-9603
Fairhaven Village	330 Main Street	Fairhaven	508-994-1908
Lincoln Park	1 Midway Park Drive	Dartmouth	508-983-5139
Melville Towers	850 Pleasant Street	New Bedford	508-993-3077
POAH Communities			
Temple Landing	370 Middle Street	New Bedford	774-202-3149

List continues on the following page...

Subsidized Rental Properties, *Continued*

Housing Name	Address	Town/ City	Phone
Reliant Realty Services			
Harborview Towers	280 Acushnet Avenue	New Bedford	508-999-4566
SHP Acquisitions			
King Village	276 Cottage Street 363 Kempton Street	New Bedford	508-992-7762
The Community Builders, Inc.			
Carriage House at Acushnet Heights	1661 Purchase Street	New Bedford	508-993-0433

Neighboring Communities

Dartmouth Housing Authority	508-994-1424
Fairhaven Housing Authority	508-993-1144
Marion Affordable Housing Trust	508-748-3517
Acushnet Housing Authority	508-998-3603
Mattapoissett Housing Authority	508-758-4664



Landlord-Tenant Law

As a tenant, you have rights and responsibilities.

Here is a brief description of some of the rights you have as a tenant in Massachusetts:

Living Conditions

All renters are entitled to a decent, safe, clean place to live. In Massachusetts, rental housing must have heat, hot water, and electricity. Kitchens and bathrooms must have sinks with running water, and doors and windows must have locks. If your landlord fails to provide these basics or to make necessary repairs within a reasonable time, you have options. Helpful information can be found at:

www.MassLegalHelp.org in the Housing chapter.

It is very important that you understand the proper procedures and possible consequences of your actions before taking any steps.

Utilities

Your landlord can only charge you for gas, electricity, hot water and heat if:

- Your apartment has separate meters for gas and electricity, and
- You agree in writing to pay for utilities.

Usually the landlord must pay for water. They can only bill you for water if:

- There is a separate meter and there are low-flow toilets and showers,
- You have agreed to pay for water in writing, and
- The landlord has filed paperwork with the city or town

Landlord-Tenant Law, *Continued*

Evictions

A landlord can't force you to move without going through an **eviction process**, including delivering you a written notice and establishing a court date. Your landlord must get permission from the court to evict you. If your landlord doesn't take the correct steps, you may be able to stop the eviction process.

It is illegal for a landlord to lock you out or remove your belongings without going through the court process.

If you are facing eviction, try to get legal help before it goes to court

- You may be eligible for free legal advice or representation.
- If you cannot get legal help, you should still respond to the paperwork and go to court.

Don't wait, get help as soon as possible!

Tenancy Preservation Program (TPP)

Call 508-944-9502

TPP works to prevent evictions and homelessness by acting as a neutral communicator between landlords and tenants. TPP helps residents with disabilities, mental illness, or age-related impairments.

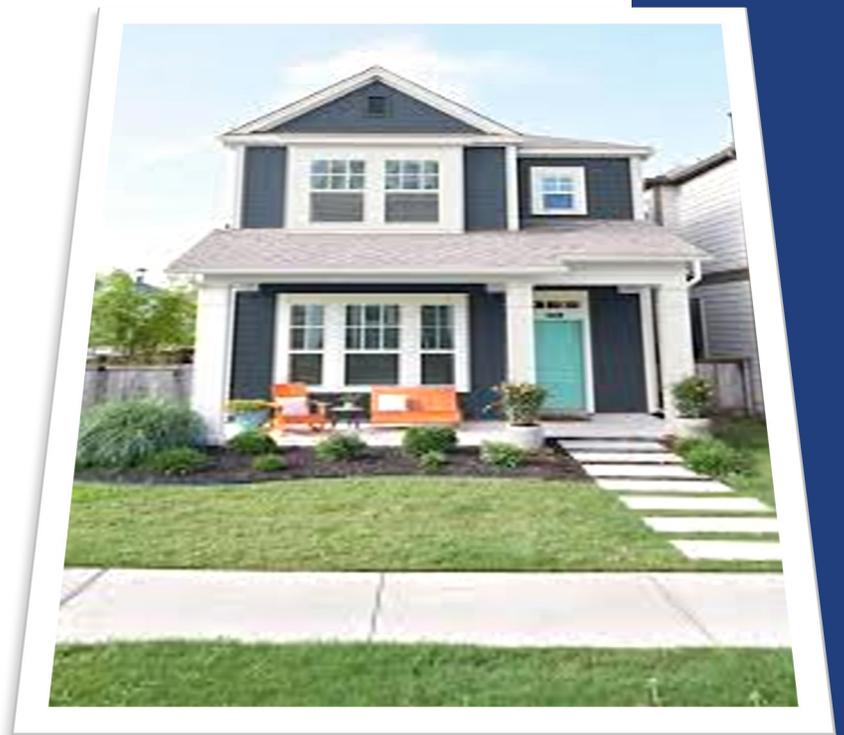
Catholic Social Services (CSS)

Call 508-999-4757

CSS operates New Bedford's "Coordinated Entry" system and can assist with eviction prevention, and supportive housing programs.

*Contact emergency shelters listed on page 30 if shelter assistance is needed.
A list of legal resources are available on page 32.*

Resources related to Home Ownership



Home Ownership

Owning a home has many benefits, but there are also many responsibilities and occasional challenges. Older adults who would like to stay in their homes as they age often have questions about ways to save money, reduce taxes, or get help making repairs or modifications for safety.

SMOKE ALARMS and CARBON MONOXIDE DETECTORS...



...are a critical piece of safety equipment for your home.

The warning signal may help you escape from a fire or avoid inhaling dangerous smoke or carbon dioxide.

Always be sure your smoke alarms and carbon monoxide detectors are in good working order.



Home Maintenance and Repairs

Home maintenance refers to all the tasks that need to be done to keep a home safe and functional. It includes simple chores, like changing a light bulb, and more difficult tasks, like shoveling snow from a walkway.

Home repair is to fix something that is not working properly. Examples of repairs include fixing a loose handrail, or patching a leaky roof.

The City of New Bedford has programs to help low-income residents pay for home repairs. To learn more, call the Office of Housing and Community Development (OHCD) at 508-979-1500.

-  **Financial Assistance Program:** A low-interest loan to help low-income homeowners correct building code violations or make the repairs necessary to provide a safe environment.
-  **Emergency Repair Program:** Financial assistance to assist with specific home repairs to alleviate unsafe, unsanitary, or dangerous conditions.
-  **Housing Accessibility Program:** A grant to assist income eligible applicants with physical disabilities make their home handicap accessible.
-  **Lead Paint Reimbursement Program:** A grant that provides funding to assist with removal of lead paint from homes occupied by income eligible applicants.



Home Maintenance and Repairs, *Continued*

Help with Old Appliances

AMP (Appliance Management Program) helps replace older, inefficient appliances such as refrigerators and freezers. Homeowners and tenants are eligible.

Help with Heat Systems

HEARTWAP (Heating System Repair & Replacement Program) helps repair or replace heating systems. To be eligible for this program, you have to be eligible for fuel assistance. In winter, priority is given to clients with no heat or unsafe heat. If you have no heat or an unsafe system, please mention that when you call.

Help with Weatherization

Weatherization Program helps clients install insulation and take steps to reduce heat loss. Clients who are eligible for fuel assistance are also eligible for weatherization help. Priority is given to the elderly, disabled, and households with young children.



To apply to any of these programs,
call PACE at 508-999-9920

Home Modifications

If you want to stay in your home, but need to make changes:

Older adults who want to live at home as they age may find that their homes are not keeping up with their changing needs.

Changes to the home, such as adding support features and reducing hazards, can make living at home easier and safer.

There are several programs that can help pay for home modifications:

The City of New Bedford, Office of Housing and Community Development (OHCD) offers three home modification programs. For more information call the City's OHCD at 508-979-1500.

- **Financial Assistance Program:** A low-interest loan made to low-income homeowners who need to correct code violations, or make the repairs necessary to provide a safe environment.
- **Housing Accessibility Program:** Grant funds available to help low-income home owners or renters make home modifications to improve accessibility.
- **Emergency Repair Program:** Grant funds available to assist with specific home repairs to alleviate unsafe or unhealthy conditions.

Federal Housing Administration (FHA) offers guaranteed loans through HUD. These are best for making changes to a family home that an older adult will be moving into. For more information and HUD Housing Counseling, call Catholic Social Services at 508-674-4681.

Home Modifications... are adjustments made to a home that will make it easier for people with physical challenges to live in the space comfortably. Some home modifications are simple, but others are more complex and costly.



Home Modifications, *Continued*

 MA Home Modification Loan Program (HMLP) is a state-funded loan program that can help residents live more independently at home.

- The program provides 0% loans up to \$50,000 to homeowners to help pay for modifications that allow older and disabled adults to remain in a home.
- There are no monthly payments due.
- Repayment of the loan is required when the home is sold or transferred.
- Landlords are eligible for a 3% loan with monthly payments due over 5-15 years.

For more information call:

Massachusetts Rehabilitation Commission at 617-204-3739 or 800-245-6543 or visit the website:

<https://www.mass.gov/home-modification-loan-program-hmlp>

 Home Modifications to Improve Accessibility.

MassHealth customers may qualify for financial assistance under the Community Choices Program. For more information, call Coastline Elderly Services at 508-999-6400. Ask for the Intake and Referral Department.



Home Modifications, *Continued*

Help for Veterans:

There are three programs available to help veterans with service-related injuries or disabilities:

- Specially Adapted Housing (SAH) Grant
- Special Housing Adaptation (SHA) Grant
- Home Improvements and Structural Alterations (HISA) Grant.

For more information or to see if you qualify for assistance, call 877-827-3702 and select option #4 or email 325cnv@va.gov

Emergency Housing Assistance for Veterans:

American Red Cross

1-877-272-7337

New Bedford Department of Inspectional Services (DIS)

508-979-1540

If you are considering home modifications, call the DIS (The “Building Department”)

They will give you information about home safety standards and permit requirements. Not all modifications require a permit, but you should always check before you begin work!

Tips for Hiring a Contractor

Some jobs are too large to do on your own and require professional help.

- Ask family and friends for recommendations.
- Make sure the contractor is licensed and insured for the work being done.
- Check with the Better Business Bureau and Chamber of Commerce to see if any complaints have been filed against the contractor.
- Get a written agreement that clearly details the work to be completed, the time the job will take, and how much it will cost.
- Expect to pay a small down payment to begin the work.

Property Tax Exemptions

If you own and live in your home and meet certain criteria, you may qualify for a property tax reduction.

It is important to check with your local Assessor's Office to learn more about what programs are available in your community.

Exemptions may be limited to:

People with limited income and who do not have significant assets other than the home.

Homeowners who have lived in the home for a certain number of years.

Homeowners who meet specific age, marital or ability criteria

IMPORTANT!

Each city or town has its own tax exemptions, and you must apply for the exemption by submitting paperwork to your Assessor's Office.

DON'T WAIT!

Applications must be filed within 3 months of receiving a bill.

Property Tax Exemption Examples

Aged Person	Generally 70 years and older
Widow/Widower Hardship	Unable to pay taxes due to age, illness, and/or lack of income
Disabled Veterans or Surviving Spouses	Service-related disability
Surviving Spouses or Parents of Veterans	May include family of service members missing in action
Blind	May require medical documentation and/or registry with Commission of the Blind
Surviving Spouse or Children of Police Dept. or Fire Dept.	Family of police or firefighters killed in the line of duty
In-Law Apartment	For purpose of improving property to provide housing for an older adult (e.g. sixty years or older)

Tax Deferrals:

May allow a percentage of the taxes due to be deferred (paid later), accrue interest, and become a lien (hold) on the property.

MA Circuit Breaker Tax Credit:

A program for adults 65+ whose property taxes, plus 1/2 of water and sewer bill, is more than 10% of their annual income, or renters whose rent is more than 25% of their income. There are additional details and qualifications and forms to file. The Council on Aging offers assistance with applications. Call 508-991-6250.

Definitions:

Asset:

Something of value that can be used to pay a debt

Lien:

The right to keep a property until a debt is paid

Defer:

Put off until later, postpone

Foreclosure Prevention

If you are facing foreclosure, seek assistance from an approved HUD counselor as quickly as possible:

Catholic Social Services

238 Bonney Street, New Bedford

508-674-4681

<https://www.cssdioc.org/foreclosure-and-foreclosure-prevention/>

HUD approved housing counseling agency that offers free services, including foreclosure prevention and loss mitigation.

H.O.M.E. Homeowner Options for Massachusetts Elders

1-800-583-5337

<http://www.elderhomeowners.org/>

Free HUD financial counseling including foreclosure prevention, reverse mortgage counseling, and loan and refinancing options.

BlueHub Capital

617-427-8600

<https://www.bluehubcapital.org/>

Nonprofit agency provides counseling on foreclosure prevention and refinancing options.

Home Equity

For many people their home is their biggest investment, but deciding how or when to use the money invested in a home can be difficult.

Home Equity is the difference between the fair market value of the home and the outstanding balance of all loans on the property.

It is important to get professional advice and make sure you understand all of your options before you make a decision.

Sale of the home:

To 'cash-out' of the house, you would sell it and pay off any outstanding loans.

This allows you to take the remaining funds and choose a new place to live.

However, if you want to stay in the home, there are other financial options. It is important to fully understand the pros and cons of each financial product offered and seek the advice of a financial professional before making a decision.

Home Equity, *Continued*

Home Equity Loan:

A fixed-rate home equity loan is sometimes called a second mortgage. The amount you can borrow is based on the value of your home. You (the borrower) receive a single payment from the lender. You repay the loan at an agreed upon interest rate over a set period of time. The loan must be repaid in full if the home is sold.

Reverse Mortgage:

Instead of receiving one payment from the lender, the borrower receives a tax-free monthly payment. The amount available to borrow is based on the equity in the home. The loan is repaid when you sell the house or die. You are expected to continue paying property taxes, insurance, and maintenance just as you did before the loan. There are several types of reverse mortgages and many have interest and fees that are higher than those of a conventional mortgage.

Reverse mortgages are complicated. They are a good idea in some situations, and a bad idea in others. It is important to get trustworthy financial advice before making a decision.

Professional Reverse Mortgage Counseling:

Call 800-569-4287 to find a HUD approved reverse mortgage counselor near you.

Other Resources



Homelessness

Are you experiencing homelessness or afraid you might be homeless soon?

Effective October 1, 2020

If you are in need of shelter, please contact the following:

For individual men: **Sister Rose Shelter**
75 Division Street New Bedford
508-997-3202

For individual women: **Grace House**
2 Acushnet Avenue New Bedford
774-628-9743

For families in need of shelter, please contact:
**MA Department of Housing and
Community Development (DHCD)
Telephonic Line**
1-866-584-0653

There is a "Coordinated Entry" system in New Bedford.

If you are experiencing homelessness or afraid you might become homeless and you are looking for assistance with homeless prevention or permanent housing options, please **contact the Coordinated Entry system** through Catholic Social Services at **508-999-4757**
Monday – Friday 8.30am – 5.00pm
or contact them by email at NBCE@cssdioc.org for assistance.

At Risk of Losing Your Housing?

RENTERS

**Tenancy Preservation
Program (TPP)**
508-994-9502

Catholic Social Services (CSS)
508-999.4757

PACE
508-993-0033



HOMEOWNERS:

Catholic Social Services (CSS)
508-999.4757

HOME Program
1-800-583-5337

**NeighborWorks
Housing Solutions**
781-422-4274

Legal Assistance and Information

<p>South Coastal Counties Legal Services</p> <p>Free legal assistance to low income families, individuals, and elders</p>	<p>508-979-7150</p> <p>800-244-9023</p> <p>www.sccls.org</p>
<p>Bristol County Bar Association Lawyer Referral Program</p> <p>Referral to private attorneys in the area who set their own fees</p>	<p>508-990-1303</p> <p>800-647-5151</p> <p>www.bristolcountybar.org</p>
<p>Justice Bridge Legal Center, Project of the University of Massachusetts School of Law</p> <p>Legal assistance on a sliding scale</p>	<p>508-449-9296</p> <p>www.justice-bridge.org</p>
<p>MassNAELA</p> <p>Massachusetts Chapter of National Academy of Elder Law Attorneys</p> <p>Referral to area elder law attorneys</p>	<p>617-566-5640</p> <p>www.massnaela.com</p>
<p>SouthCoast Fair Housing</p> <p>Assists victims of housing discrimination</p>	<p>508-985-1149</p> <p>www.southcoastfairhousing.org</p>

Help with Utility Bills

Help with Heating Bills:

Fuel Assistance Program (LIHEAP)
managed by PACE helps residents with heating bills during the winter months. Eligibility is based on the annual income of all household members. Please call us at 508-999-9920 for information on applying. Home visits may be available.

Good Neighbor Fund
The Salvation Army helps individuals and families who don't qualify for other fuel assistance programs. Call 508-997-6561 for information.

Emergency Situations!

If you have no heat, have received a shutoff notice, or are nearly out of fuel, please call PACE immediately at 508-999-9920. Follow the prompts to report your emergency. Emergency situations are given priority.

Help with Electric and Phone Bills

Eversource Discount Rate Program for low-income residents. Call Eversource at 800-592-2000 or PACE at 508-999-9920 for information.

Verizon offers adaptive equipment for income-qualified individuals with a disability. Call the Verizon Center for Customers with Disabilities 800-974-6006.

Verizon Lifeline Program provides discounted phone service to low-income residents. For more information call 800-837-4966.

MASS211

Available 24 hours a day, 7 days a week. When you need help and don't know who to call.

Weatherization/ Heating System Help:

Citizens for Citizens (CFC)
264 Griffin Street | Fall River, MA 02724
Phone 508-679-0041

Options Counseling Service

What is Options Counseling?

Options Counseling is a free service offered by Aging Service Access Points (ASAP's) & Independent Living Centers (ILC's) to help find the best options to fit the needs of the individual.

Who is eligible?

Individuals 18 years old or older with a disability

Options Counselors can meet you:

- In your home
- In the hospital
- At a rehab or nursing facility
- At the organization's office

An Options Counselor may help with:

- In-home services
- Housing
- Health insurance coverage
- Home modifications
- Financial planning



For more information, please call:

Coastline Elderly Services, Inc.

508-999-6400

Southeast Center for Independent Living

508-679-9210

Services to Help You Stay in Your Home

There are 26 Aging Service Access Points (ASAP's) across the state of MA. These non-profit agencies offer basic services to help older individuals stay in their home.

Please call your local ASAP, **Coastline Elderly Services**, at **508-999-6400** for more information.

Information and Referral

A free service to connect you with the best program/resources to fit your needs.

Home Care Services

Provides assistance with basic tasks, for example: light housework, Home Delivered Meals, Personal Care, Laundry Service, Adult Day Health, and medical transportation.

Senior Care Options

Individuals enrolled in Standard Mass Health and Medicare may receive services in their home for free.

Family Caregiver

A free program to support Caregivers through counseling, training, referrals, and support groups.

Money Management

A free program to help individuals manage their money, balance their checkbook, and pay their bills. This program is for people who are at risk of losing their independence because they have difficulty paying basic bills on time.

Availability of some services is based on income.

Discrimination Based on Disability

If you think you are being discriminated against because of a disability or you need help finding services, contact the Mass Office on Disability at 617-727-7440

-  The Client Services Unit (CSU) provides information on disability benefits, disability laws, discrimination, and government programs, and answers questions from individuals with disabilities, family members, employers, and service agencies.
-  The Client Assistance Program (CAP) provides information and referral services to people who are having difficulties accessing vocational rehabilitation and independent living services.
-  The Community Services Program (CSP) helps individuals with disabilities know their rights and responsibilities, and helps local, state, and private entities comply with non-discrimination policies.

“MOD’s mission is to ensure that people with disabilities of all ages living or working in the Commonwealth of Massachusetts have full and equal participation in all aspects of life.”



Hoarding/Decluttering Services

New Bedford, Department of Community Services, Fresh Start

508-961-3136

- Free appraisal to downsize
- Assistance with organizing and packing
- Low Cost Moving Services

Fairhaven Health Department

508-979-4025 ext. 125

- Hoarding Services

Mass Housing

Find advice and resources on the Mass Housing Hoarding website at

www.masshousing.com/hoarding

- Support Groups
- Hoarding Task Force
- Resource Directory

There are also private cleaning companies who specialize in decluttering.

Always be careful about who you call and trust!

Pets

There are different categories of pets and companion animals

- **Pet** refers to a commonly kept animal such as a dog, cat, or hamster.
- **Emotional Support Animal** helps reduce at least one symptom of a disability- “a physical or mental impairment that limits major life activities”

Rules and regulations about pets in senior rental housing

The information on the following page should be used as a general guide.

Note: It is generally expected that your animal will not disturb or endanger others, that you are able to care for and clean up after your pet, and that your pet is under your control at all times.



Pets, *Continued*

Federal Senior Housing

- Pets are allowed
- Security deposits may be required
- Restrictions on number and size is allowed- waived for service and support animals.
- Documentation of need may be required

Massachusetts Senior Housing

- Allowed with permission
- Restrictions and deposits allowed
- Service and support animals may request “reasonable” accommodation if they are outside the normal restrictions- documentation of need may be required

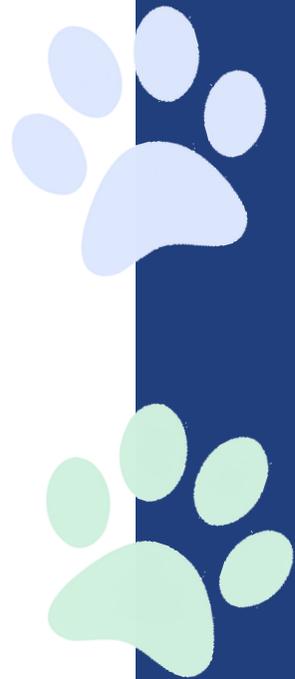
New Bedford Housing Authority

follows state and federal housing laws, plus:

- An application for pet ownership
- Proof of vaccinations
- 2 emergency contacts who can care for the pet if you are not able to.

Private landlords

- If you need a service or support animal, you should write a letter to the landlord to request an exception. Include a letter from your doctor explaining why you need the animal. You may need to pay a deposit and show proof of vaccinations.
- State and federal discrimination laws apply to most housing. In some circumstances, however, the federal Fair Housing Act may exempt owner-occupied buildings with four or fewer units and Massachusetts law may exempt owner-occupied buildings with two or three units.



Pets, Continued

Low-cost vaccinations:

Large pet stores frequently offer low-cost clinics; check out local options!

Low-cost spay/neuter:

MA Animal Fund Voucher

Apply through New Bedford Animal Control Office,
834 Kempton Street or call 508-991-6366

[Animal Rescue League Mobile Clinic](#)

1-877-590-SPAY(7729)

[Animal Advocates](#)

Financial assistance on a case by case basis

North Dartmouth, to apply for assistance call 508-991-7727

General medical care for your pet:

[The Pet Fund](#)

Provides up to \$500 of financial assistance for basic, non-emergency veterinary care.

Apply online or email: info@thepetfund.com.

Website provides additional information for finding financial help:

www.thepetfund.com

Home Sharing

What is Home Sharing?

Home sharing is a fairly new idea that matches homeowners with extra room to individuals looking for a home to share. Home sharing involves a legal contract that defines the roles and responsibilities of both the host and the guest. Hosts/guests can revisit shared living agreement at any time.

Two Types of Home Sharing:

- A host is matched with a guest who pays rent
- A host is matched with a guest who exchanges household duties for reduced rent

Why Home Share?

- Assists host with additional income and shared costs
- Guests may help with tasks that allow the host to stay in the home
- Assists the guest with a lower monthly rent
- Increases security & independence
- Promotes companionship

Potential issues with Home Sharing...

- Home Sharing creates a landlord-tenant relationship
- You should get legal advice before entering into a home sharing agreement
- Be sure to check with the local building department as there may be additional permitting requirements to consider
- You must go through a formal eviction process to remove someone who is sharing your home

Things to think about...

- What are your expectations?
- Does your home have enough space to share?
- Is your home age friendly?
- Do you like having other people around?
- Be sure to have a contract for payment & rules such as noise levels.
- Do a background check and check references.
- Have an exit plan in place for renter/owner.

Definitions of Housing Types

- **Private Home:** partially or fully owned by an individual.
- **Rental Housing:** living space in exchange for payment.
- **Board/room:** a single room in a larger home with shared bathroom & kitchen.
- **SRO- Single Room Occupancy:** single room with shared bath rented by the night, week or month.
- **Adult Foster Care:** room provided in a home with staff to support personal care and social activities
- **Group Home/Supportive Housing:** a home where a small number of unrelated people in need of care, support, or supervision can live together with assistance.
- **Congregate Housing:** individual apartments with shared common spaces. Governed by an agreement between Office of Elder Affairs and Communities and Development.
- **Housing Authority:** government organization that owns and manages housing for low income residents.
- **Subsidized Housing:** Discounted public or private housing for lower income residents. Rent is partially paid by state or federal funds.
- **Assisted Living:** a housing facility for people with disabilities. These facilities provide supervision or assistance with activities of daily living (ADLs); coordination of services by outside health care providers; and monitoring of resident activities to help to ensure their health, safety, and well-being.
- **Rest Home:** A facility that provides 24-hour supervision and support for those that do not need nursing level care. Facility provides housing, meals, and activities.
- **Skilled Nursing Facility/Nursing Home:** a residential institution for a person needing specialized round-the-clock care. Facility provides a room, meals, medication, and nursing care.

Emergency Assistance

Emergency Services	911 (Ambulance or Police)
Social Services	211 (United Way)
Homelessness	508-999-4757 (Coordinated Entry)
Food	800-645-8333 (Project Bread)
Senior Services	508-999-6400 (Coastline)

Emergency Planning

If there is an emergency event that requires you to leave your home quickly, or that keeps you home unexpectedly, be prepared with:

3 day supply of food	3 day supply of medications
3 gallons of water	Cell phone and charger
Oxygen and CPAP supplies (if needed)	First aid kit
Photo ID Cards	Health insurance cards
Flashlight and batteries	Radio and Batteries
Pet food and supplies	Blanket





Produced with the assistance of
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New Bedford Age Friendly Initiative
Housing Resources Guide
Promoting Aging in Community