



Town of Carlisle  
66 Westford Street  
Carlisle, Massachusetts 01741



## Economic Assistance Resources for Carlisle Residents

### Resource Guide:

- I. Food Assistance
- II. Fuel Assistance
- III. Emergency Grants and General Assistance
- IV. Mortgage Foreclosure
- V. Town of Carlisle Tax Relief and Tax Exemptions
- VI. Board of Selectmen's Trust Funds
- VII. Commonwealth of Massachusetts – Department of Revenue Senior Circuit Tax Credit

#### I. Food Assistance (For all households) – no deadlines/ongoing).

**Food Stamp Assistance:** 1-866-950-FOOD or [www.mass.gov/dta](http://www.mass.gov/dta) or [www.gettingfoodstamps.org](http://www.gettingfoodstamps.org). If you are having trouble with application, call the Council on Aging – 978-371-2895.

**Open Table** - *Open Table serves dinner at the First Parish in Concord on Lexington Road every Thursday at 5:30 PM; all are warmly welcomed. They can be reached at P.O. Box 42 Concord, MA 01742 or (978) 369-2275.*

**Food Support**, for other sources of information; call Carlisle Council on Aging for information – **978-371-2895**.

#### II. Fuel Assistance (For all households unless otherwise noted):

*State/Federal Low Income Housing Energy Assistance Program Fuel Assistance (LIHEAP) – Community Teamwork, Inc. (CTI) 978-459-0551 ask for Fuel Assistance or Carlisle Council on Aging – 978-371-2895, Program runs November 1 – April 30. Income eligibility.*

**Salvation Army** – call the Carlisle Council on Aging **978-371-2895**, Program is available 12/1 for emergencies, while general applications are accepted 1/1. Income eligibility

**Town of Carlisle Fuel Assistance Program** – Call the Carlisle Council on Aging **978-371-2895**. Program runs November 1 – April 30. Based on income and financial need being temporary.

**Friends of the Carlisle Council on Aging** – Call the Carlisle Council on Aging **978-371-2895**. This program is for seniors (those over 60). November 1 – April 30. Income eligibility.

**Citizen’s Energy – 617-338-6300.**

<http://www.citizensenergy.com/main/Home.html>. Income eligibility.

**6. Electric and Gas Utility Programs:** (For all households) - no deadlines/ongoing:

- a. Utility Discount Rates:** are available to Gas and Electric customers who meet income qualifications. Discounted rates lower your monthly energy bill. If the household has been approved by CTI for fuel assistance, their information will be submitted as appropriate to Nstar and/or National Grid for a discounted rate. For additional criteria for discount assistance see [http://www2.nationalgridus.com/customer/saving/payhelp\\_ma\\_kedma.jsp](http://www2.nationalgridus.com/customer/saving/payhelp_ma_kedma.jsp) for help with National Grid gas, or for NStar Electric see [https://www.nstaronline.com/secure/nstarsecure3/residential/financial\\_assistance/discount\\_rate\\_app.asp](https://www.nstaronline.com/secure/nstarsecure3/residential/financial_assistance/discount_rate_app.asp). For further information on these programs, contact your Gas or Electric Company.
- b. Overdue Balance Payment Plan:** If you have an overdue payment that you cannot pay in full, a payment plan allows you to pay equal monthly installments along with your current bill, until you pay off the balance. Contact utility.
- c. Arrearage Management Plans:** which provide some forgiveness of overdue balances, are available to Gas and Electric customers who meet income qualifications. Contact your utility.
- d. Protection from having your Gas or Electric Service turned off this Winter:**
  - i.** All residents in your household are 65 and older.
  - ii.** You have a financial hardship AND either:
    - you, or someone in your home is seriously ill; or
    - you have an infant in the home under 12 months;
    - or If is between **November 15<sup>th</sup>** and **March 15<sup>th</sup>** and your **need** the service to **heat** your home.**Note: Documentation is required.** Contact your utility for details.

### **III. General Support:**

**Carlisle Neighbor Fund – case by case** grants administered by Carlisle congregations for Carlisle residents. Fund provides financial assistance in the areas of **food, energy, or other short-term, critical needs.**

**Available to all Carlisle residents regardless of religious/organizational affiliation, e.g.** congregational membership **not** a requirement and does **not** influence chances for grant:

**First Religious Society, 27 School Street. Contact: Reverend Diane Miller - 979-369-5180.**

**Congregational Church of Carlisle – 147 School Street. Contact: Pastor Steven Weibley - 978-369-7830.**

**St. Irene Roman Catholic Church, 181 East Street. Contact: Father Thomas P. Donohoe - 978) 369-3940**

### **VI. Home Mortgages: Difficulty making mortgage payment or Facing Foreclosure? (For all) - Ongoing.**

- a. **Please Don't Wait - Free Housing Counseling** (U.S. Department of Housing and Urban Development approved). The Home Preservation Coalition (HPC) of the Merrimack Valley provides free counseling through the Coalition for a Better Acre organization. Stop by the Lowell branch of the HPC, located at 450 Merrimack Street, Lowell, MA 01852 (across from the Pollard Memorial Library) or call Mr. Rasy An, or 978-970-0600, Ext. 1 to learn about options.

**Massachusetts Housing and Urban Development foreclosure prevention resources:**

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MA>

- b. **If you have received a foreclosure notice please contact Middlesex Legal Services.** This non-profit organization provides legal services for Carlisle residents. Contact: 354 Waverly Street, Framingham, Massachusetts, 01702 or (508) 620-1830 or (800) 696-1501.

**For Carlisle Seniors (over 62) if you have a foreclosure notice and/or need legal services please call Cambridge Somerville Legal Services - 617-603-1570. Greater Boston Legal Services also aides seniors at 617-371-1234.**

**VII. Town of Carlisle Tax Exemptions and Tax Relief:**

Must be filed within **ninety days** after Tax Bills are sent out in the First of the New Year.

**Elderly Statutory Property Tax Exemption:** Contact: **Melissa Stamp, Principal Assessor – 978-369-0392.**

**Community Preservation Surcharge Income Exemption:** There is an exemption for **both families and seniors**, for further information on eligibility, contact: **Melissa Stamp, Principal Assessor (978) -369- 0392.**

**Aid to the Elderly and Disabled Fund:** Applications for this voluntary taxation fund must be received by March 31<sup>st</sup>. Residents sixty-five or older or disabled (under clauses 41A/41C/17/18/22/37) must meet income and asset criteria to be considered.

**Ongoing:**

**Tax Deferral Program:** Available to property taxpayers, **sixty** years or older, with gross annual income receipts of not more than \$40,000. For more information contact: **Melissa Stamp, Principal Assessor – 978-369-0392.**

**Veteran's Exemption:** Available to Veterans who have a service connected disability of 10% or more, Veterans who have been awarded the Purple Heart, Gold Star Mothers and Fathers, and spouses and surviving spouses of Veterans. For more information contact: **Melissa Stamp, Principal Assessor – 978-369-0392.** Must be filed within **ninety days** after Tax Bills are sent out in the First of the New Year.

**Elderly Work Program:** Property owners age sixty and over are eligible to apply for this program. Sixteen applicants are matched to town department requests and work 87.5 hours to acquire a tax credit of \$700. Note: Most placements occur in June although applications are accepted year round. (). For more information, please contact the **Council on Aging at 978- 371-2895.**

**VIII. Board of Selectmen Trust Funds – Please note that guidelines and requirements, vary from fund to fund. Please contact Board of Selectmen's Office for further information – 978-369-6136.**

**A. Caroline E. Hill Fund** – Funds for any resident of the Town “who is temporarily in financial difficulties, and is deserving in the opinion of said Board, of such assistance.” Also, provides college scholarships.

**B. Joanna Gleason Silent Poor Fund** – “to be annually distributed, among the needy inhabitants of the town.”

- C. Mary A. Heald Poor Fund** - "For the benefit of the worthy poor in town."
- D. Fred E. and Ruth M. Robbins Fund** - Interest-free college loans.
- E. Donald A. Lapham Scholarship Fund** - Tuition Scholarship fund.
- F. Alvin R. Titus Scholarship Fund** - Scholarship fund.
- G. Simon Blood, Jr. School Fund.**

**VII: Commonwealth of Massachusetts Department of Revenue – Senior Circuit Breaker Tax Credit.**

In a letter on the Department of Revenue website, Robert G. Nunes, Deputy Commissioner & Director of Municipal Affairs, talks about this important program: *"The Senior Circuit Breaker Tax Credit is a highly effective, targeted tax credit for any owner or renter 65 years or older who meets the income and property value guidelines – and, unlike other types of local property tax exemptions – the state pays for it. The maximum credit for 2010 will be \$970."*

*"DOR has just released the rules and regulations for the program in tax year 2010. To qualify, an owner or renter's total income cannot exceed \$51,000 for a single individual; \$64,000 for a head of household; and \$77,000 for a married couple filing a joint return. The property's assessed valuation cannot exceed \$764,000."*

Also according to Nunes, *"The program is retroactive for three years, so taxpayers who find themselves eligible in tax year 2010 may also be in line for credits for previous tax years. This credit last year delivered nearly \$60 million in tax credits to more than 77 thousand eligible taxpayers."*

**For Economic Assistance questions and/or further information, please contact the Carlisle Housing Authority – 978-371-6694.**

