



Highland Valley
ELDER SERVICES

Benefits Information



Call Monday through Friday,
9am to 5pm for information
or to make a referral
(413) 586-2000

Housing Assistance and Housing Programs

Numerous housing options are available to older adults that provide varying levels of assistance and socialization. The types of living situations range from minimal assistance with certain daily activities to the provision of 24-hour nursing supervision.

When seeking housing for yourself or an elder friend or relative, be sure to do your research. Identify your needs and then inquire if these services are accessible or offered by the housing option and if so, at what cost. Some options include:

- private and subsidized housing
- homesharing
- congregate living or housing
- retirement communities
- adult family care
- assisted living
- continuing care retire communities (CCRC)
- rest homes
- nursing homes (skilled nursing facilities)

If you would like more information on these options, contact Highland Valley Elder Services or your local housing authority.

Some resources for subsidized housing in Massachusetts:

MASSACHUSETTS HOUSING (FORMERLY MASSACHUSETTS HOUSING FINANCE AGENCY (MHFA)

Provide subsidized housing complexes which are privately owned.

617-854-1000 or www.masshousing.com

MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (DHCD)

Administers affordable housing options, elderly housing and rental assistance programs.

617-573-1100
www.mass.gov/orgs/housing-and-community-development

More resources for subsidized housing in Massachusetts:

U.S.DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

has some federal subsidies
available 617-994-8200
www.hud.gov/massachusetts

HOUSING NAVIGATOR MASSACHUSETTS

Promotes housing equity and develops data that brings transparency to affordable housing market.

<https://housingnavigatorma.org/>

WAYFINDERS

Works to strengthen housing stability and economic mobility, and to build thriving neighborhoods in communities throughout Western Massachusetts. 413-233-1500

www.wayfinders.org/

RENTAL ASSISTANCE PROGRAMS

provide financial aid to help low-income persons rent apartments other than apartments in public housing developments. There are different types of rental assistance in Massachusetts. The 3 largest programs are: The Section 8 Housing Choice Voucher Program (HCVP), the Massachusetts Rental Voucher Program (MRVP) and the Alternative Housing Voucher Program (AHVP) 617-573-1250

www.mass.gov/rental-assistance-programs

Housing Authorities contact information

- Amherst Housing Authority
413-256-0206
- Hampshire County Regional Housing Authority
413-634-5000
- Easthampton Housing Authority
413-527-1600
- Hadley Housing Authority
413-584-3868
- Hatfield Housing Authority
413-247-9202
- Northampton Housing Authority
413-584-4030
- Southampton Housing for the Elderly
413-527-9855
- Westfield Housing Authority
413-568-9283

You may also visit The MassAccess Registry online to search for affordable housing.

www.massaccesshousingregistry.org

info@highlandvalley.org



Highland Valley Elder Services, Inc.

HVES is a private tax-exempt organization that links people and communities to resources for dignity and choice.

We are a federally designated Area Agency on Aging (AAA) and a state designated Aging Services Access Point (ASAP). The Agency receives federal funds from the Administration on Aging and state funding from the Massachusetts Executive Office of Elder Affairs.

To report elder abuse
24/7: call 800-922-2275

320 Riverside Drive, Suite B
Florence, MA 01062

413-586-2000

www.highlandvalley.org
info@highlandvalley.org



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Other Programs & Services

EXTRA HELP WITH MEDICARE D:

This is a program administered through Social Security that will help you pay for Medicare D premiums.

800-772-1213

www.ssa.gov/benefits/medicare/prescriptionhelp.html

EMERGENCY AID TO ELDERLY, DISABLED, AND CHILDREN (EAEDC)

A 100% state funded program that provides cash and medical assistance to individuals in need who fall into one of the following categories: elderly, disabled, caring for a disabled person, caretaker family and participating in Massachusetts Rehab Commission. Individuals must meet income limits which are \$364/month for a one person household and \$474.20/month for a two person household. Asset limits are \$250 for a one person household and \$500 for a two person household.

VETERANS SERVICES

HAVE YOU OR A SPOUSE SERVED TIME IN THE MILITARY?

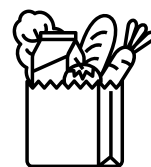
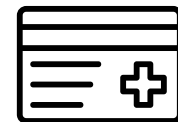
If so, you may be eligible for veterans benefits. For more information, contact your local veterans service agent, or

VA Benefits Hotline

800-827-1000

www.va.gov

VA main information line:
800-698-2411



ELIGIBILITY FOR CERTAIN PROGRAMS

SSI (SUPPLEMENTAL SECURITY INCOME)

This is a benefit administered by the Social Security Administration. For elders and disabled people who are low income and have few assets. In 2025, you might be eligible for SSI if your other income is under **\$13,140 per year (\$1095 per month)**.

For information call Social Security at **800-772-1213** and ask to apply for SSI.

MASSHEALTH (MEDICAID)

This benefit covers almost all your healthcare costs. It is for lower and middle income people who do not have many assets. Many elders and disabled people with different income levels and situations are eligible for MassHealth, and there are several types of MassHealth. For information, call **800-841-2900** or go online to **(1)**

<https://www.mass.gov/orgs/masshealth>, call your local Senior Center, or check online for a list of Enrollment Assistants. **(2)** **<https://www.mahix.org/assister/>**

MEDICARE SAVINGS PROGRAM

This benefit is for people on Medicare with incomes under **\$2935** per month for a single person, or **\$3,966** for a married couple. There is no asset limit. Medicare Savings Program usually increases your Social Security by **\$185** per month and decreases your medical costs. You don't have to change insurances and the application is short and easy. For information, go online to **(1)** **<https://www.mass.gov/info-details/get-help-paying-medicare-costs>** contact your local SHINE counselor at **800-382-2363**, call your local Senior Center, or check online for a list of Enrollment Assistants.

(2) **<https://www.mahix.org/assister/>**

SNAP (SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM)

Special rules for elders and disabled people mean they can get SNAP even if their income is over **\$2,000** per month for a household of one. If you are an elder, SNAP considers whether much of your income goes to rent, mortgage, heat and medical expenses. Being on SNAP gets you other benefits too. You could get low-cost internet, free admission to museums and concerts, free local produce and utility discounts. For information, call your local Senior Center, or go to **<https://www.mass.gov/snap-benefits-formerly-food-stamps>** or SNAP senior line **833-712-8027**

BROWN BAG

This is a program that supplies a free bag of groceries once a month to people over 55. If you get SNAP or Fuel Assistance, you're eligible, no matter what your income is. If you aren't on SNAP or Fuel Assistance, your income should be under **\$2608** for a household of one, or **\$3525** for a household of two.

Call the Food Bank of Western MA at **413-247-9738** for information.

PRESCRIPTION ADVANTAGE

This is a state-sponsored program that provides financial assistance to lower prescription drug costs. For additional information, contact Prescription Advantage at **800-243-4636**

FUEL ASSISTANCE

This program pays for part of your winter heating fuel costs and is for middle and low income people. For the winter of **2025-2026**, you could get fuel assistance if you are a household of one with income under **\$51,777**, a household of two with income under **\$67,709**. If you get fuel assistance, you get utility discounts as well. You may be eligible for free furnace repair if your furnace breaks during winter. Call Community Action of the Pioneer Valley at **800-370-0940**, go online to **(1)**

<https://www.communityaction.us/program/rent-utility-assistance/> or call **VOC 413-552-1554** or go to **(2)** **<https://www.valleyopp.com/energy-assistance/fuel-assistance>**

Scan the QR Codes
to reach websites

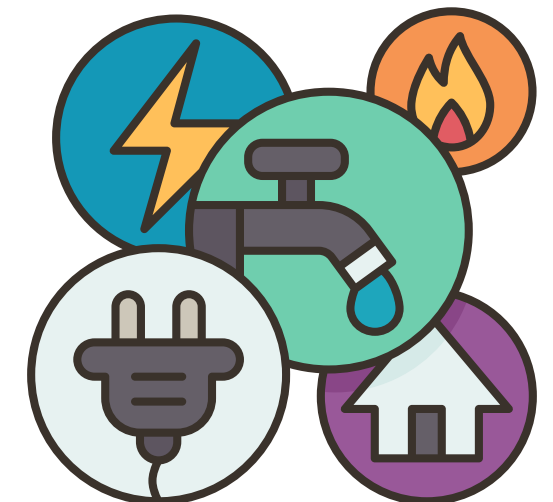


Help With Utilities

YOUR RIGHT TO REGULATED UTILITIES (electric, gas & water)

In Massachusetts, if all residents in a household are 65 years of age or older, electricity or gas cannot be shut off without the approval of the Department of Public Utilities (DPU). This also applies to water if it is provided by a company. Utility assistance is available through public benefits plans. If you are experiencing issues with paying for your utilities, contact the utility company to discuss options. If you are unable to come to a resolution with the company, contact the DPU directly. Some companies also offer discounts to lower income consumers.

- Berkshire Gas **800-292-5012**
- Eversource **877-659-6326**
- National Grid **800-322-3223**
- DPU **617-305-3500**



*If you are interested
or think you may qualify
for any of these benefits:
Contact your CARE ADVISOR
at Highland Valley Elder
Services.
413-586-2000*